

# THE BUGLE



AUGUST 9, 2007

BUGLENEWSPAPERS.COM

VOL.51 NO.12

## Former Niles YMCA resident arrested for public indecency

### Resident expresses safety concerns

By Tracy Yoshida Gruen  
STAFF WRITER

A 64-year-old man was arrested on July 4 for public indecency at the Leaning Tower YMCA where he previously resided.

"He's no longer a resident here," said YMCA Executive Director Geoffrey Cherry. "We did our own internal investigation."

On July 4, the man was arrested for public indecency after he reportedly exposed himself to a female resident of the YMCA while sitting on a lounge chair in the front park area.

The victim alleges that the

man said he wanted to have sex with her and she witnessed him touching himself inappropriately. This case is "still pending" and there's an initial court date of Aug. 15.

On June 20, the man was arrested for criminal sexually assault and was released without charges per the Cook County State's Attorney's Office.

This man's criminal history goes back to his first arrest in 1996 when he was arrested for attempted aggravated robbery. At this time he resided in Des Plaines.

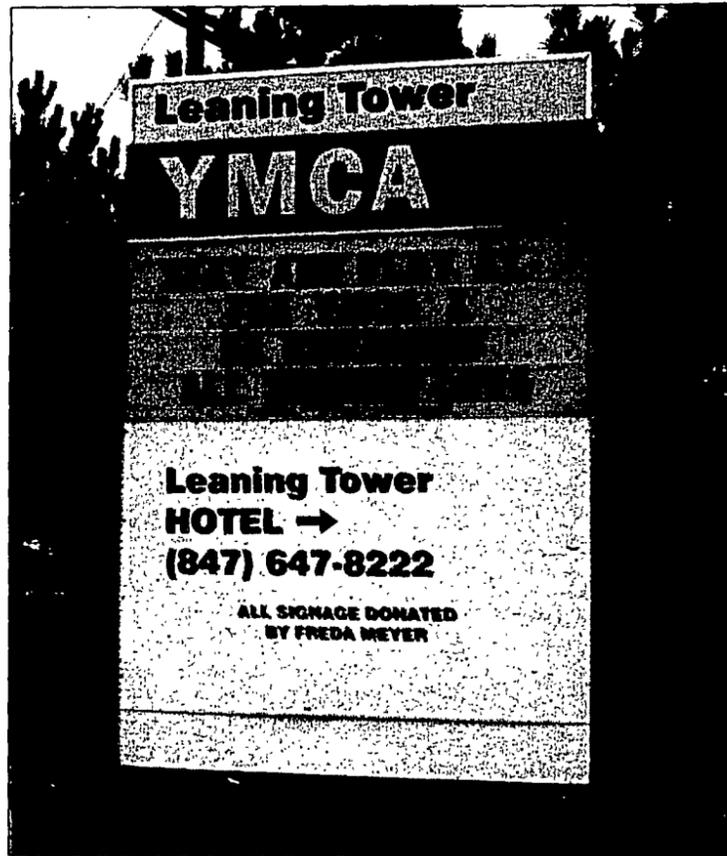
While he was living at another

address in Niles, he was arrested for several criminal damage to vehicle charges this past November.

A resident of the YMCA, who did not want to reveal her name for security purposes, said she is very concerned about the safety of the residents at the YMCA and all of the many children who come in and out of the facility. She said sometimes residents are discouraged from making a police report.

Cherry said that they have their own security company staff on duty after hours.

"We do get a good number of calls from the YMCA," said  
See YMCA, page 2



### Twist & Turn

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Bugle Office: (847) 588-1900  
Newsroom: Ext. 140  
Circulation: Ext. 120  
Advertising: Ext. 124  
Classified: Ext. 120

## Notre Dame High School student drowns

### Tragedy occurs in Wisconsin

By Tracy Yoshida Gruen  
STAFF WRITER

A funeral mass for 17-year-old Steve Loomis who drowned in a swimming accident in Wisconsin was held on Tuesday, Aug. 7.

Loomis, of Chicago, was born on November 18, 1989 and passed away on Aug. 1.

Loomis was going into his senior year at Notre Dame High School in Niles. He played on the varsity baseball team and was likely

"Please keep the Loomis family and Steven in your prayers. May Steven rejoice in God's kingdom where we will meet again one day."

Dan Tully | NDHS PRINCIPAL

going to be a co-captain this year.

In addition, he loved playing baseball, golfing, fishing and playing the guitar. He had plans for a career in automotive technology.

"Steve was a great kid," shared Mike Hennessey, the athletic director of Notre Dame High School. "He was

a charismatic, spirited kid. He was a real impact player."

At Notre Dame High School, Loomis was also a member of the Cross and Anchor Club and the Car Club. His family is part of the St. Mary of the Woods Parish.

"Please keep the Loomis family and Steven in your prayers. May Steven rejoice in God's kingdom where we will meet again one day,"

said NDHS Principal Dan Tully in a press release.

The Notre Dame High School community encourages everyone to keep Steven and his family in their prayers.

The wake was held at the Smith-Corcoran Funeral Home in Chicago and the mass was held at St. Mary of the Woods Church in Chicago.

Loomis is survived by his parents, Anne nee Stires and Bob Loomis; his sister, Amanda; his grandparents, Arlene Loomis and Alma Stires and many other family members and friends.

## 47-year-old Park Ridge resident dies suddenly

### Mother finds daughter lying on kitchen floor

By Tracy Yoshida Gruen  
STAFF WRITER

Park Ridge Police responded to a call of a sudden death of a 47-year-old woman in the 500 block of S. Greenwood on July 31.

"The Cook County Medical Examiner's Office ruled it a natural death," said Park Ridge Police Chief

Jeffrey Caudill.

Susan Buskirk's mother found her daughter lying face down on the kitchen floor of the residence. She also saw that the rear kitchen door was ajar.

The mother had become worried when she could not make contact with her daughter for the past few days. She drove in from Kenosha, Wisconsin because she was concerned about her daughter.

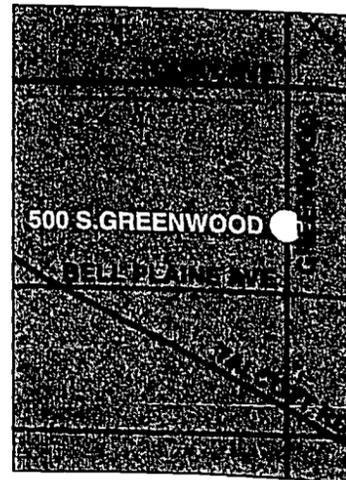
The department conducted a death investigation with the assistance of the northwest

suburban Major Case Assistance Team (MCAT) and an autopsy was conducted on Aug. 1.

"Sue was one of my daughter's girl scout leaders," said Janet Parker, one of her neighbors. "She was a lovely person."

"She was a great girl scout leader and a really good mom," said Rex Parker, former sixth ward aldermen of Park Ridge.

Buskirk was a mother of three children.



**YMCA**

continued from page 1

Niles Sgt. Tom Davis. "They house many people that are either down on their luck or not able to find housing. Some are people that may have been

institutionalized before the government passed legislation that basically closed down most of those institutions. The law now basically states that you cannot commit someone unless they are a danger to themselves or others."

## Village Approves Resolution Expressing Direction of AT&T Video Service Equipment

By Tracy Yoshida Gruen  
STAFF WRITER

A resolution stating that the village will accept permit applications from AT&T for the installation of video relay access device boxes at several sites throughout the Village of Niles was approved at the village board meeting on Tuesday, July 24. The new service, called AT&T U-verse is a 100 percent Internet Protocol (IP) based video service that integrates digital video, AT&T Yahoo! High Speed Internet U-Verse Enabled, and in the future, voice over IP services. "You want to be able to provide competition and a neat, cutting edge service, but it's difficult because you have to do your best to pro-

duce the appearance of the village," said Asst. Village Manager Steve Vinezeano. About 37 video relay access device boxes will be installed on village right of ways. Vinezeano said he hasn't received any phone calls from residents concerned about the boxes or where they will be installed, but he said that residents in other towns that have gone through a similar experience have expressed concern. "I wish we could bury them all," said Vinezeano, about various utilities in the village. At a pre-board meeting on July 24 a representative explained to the village board that weather conditions in this area are not con-

ducive to bury the boxes. Village board members were told it was "very expensive" to bury the utilities as well. "Can we force them to put in a 1/4 size box?" asked Trustee Bob Callero, who mentioned that they now have smaller boxes and wondered if they were a possibility. Trustee Andrew Przybylo made it clear that the boxes will be installed throughout the village whether they pass the resolution or not. One resident asked whether it is possible that a box is installed in front of his home. The representative said that is very unlikely. AT&T stated that it would not be providing video service to Niles residents until 2008 or 2009.

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The Bugle Newspapers, Inc.

## Mosquitoes infected with West Nile Virus found in Niles, Park Ridge

By Tracy Yoshida Gruen  
STAFF WRITER

A number of batches of mosquitoes in Park Ridge and a couple in Niles have tested positive for the West Nile Virus. A total of seven batches of mosquitoes tested in Park Ridge by the Northwest Mosquito Abatement District have come back positive for the virus. The first positive batch was found on July 10 and the most recent on July 26.

In Niles, the Northshore Mosquito Abatement District found two positive batches on July 20 and July 27. Positive batches were found in nearby Glenview as well. The Illinois Department of Public Health confirmed three new cases of people who have been diagnosed with West Nile Virus. There are a total of six human cases so far this year. Last year at this time there was only one human case.

"While we do not want to frighten the public, we do want to spread the message that protecting yourself from mosquito bites is the best prevention," stated Dr. Eric Whitaker, Illinois Department of Public Health Director, in a press release. Here are some tips for people to stay protected from positive mosquitoes: Avoid being outdoors when mosquitoes are most active, especially between dusk and dawn. Use prevention methods

whenever mosquitoes are present. ■ When outdoors, wear shoes and socks, long pants and a long-sleeved shirt, and apply insect repellent that includes DEET, picaridin or oil of lemon eucalyptus according to label instructions. Consult a physician before using repellents on infants. ■ Make sure doors and windows have tight-fitting screens. Repair or replace screens that have tears or other openings. Try to keep doors and windows

shut, especially at night. ■ Eliminate all sources of standing water that can support mosquito breeding, including water in bird baths, ponds, flowerpots, wading pools, old tires and any other receptacles. In communities where there are organized mosquito control programs, contact your municipal government to report areas of stagnant water in roadside ditches, flooded yards and similar locations that may produce mosquitoes.

## Niles Firefighters Bring Holiday Spirit to Children at Lutheran General Hospital

Roman Kopinski and Steve Sok firefighters/medics of the Niles Fire Department brought some early holiday spirit to children at the Lutheran General Hospital with a Christmas in July celebration on July 17. The firefighters brought many gifts to children of various ages, ranging from newborn to teens.

Some of these kids have been in the hospital for just a few days and others may stay in the hospital for several months. Community members donated the toys throughout the year. Toys and games will continue to be given out during the rest of the year for birthdays and other special occasions. See Spirit, page 10

## Village of Niles Water Plant Manager Retires, Honored by Village Board

Wally Kazakeich was honored for his service to the Village of Niles at the last village board meeting. Since 1974, Kazakeich has been working for the Niles public services department. He started out as a water plant operator and after three years he was promoted to the position of water plant manager, a position that he held for the next 30 years

until he retired in June. During his career, Kazakeich was in charge of many improvements to the water system, such as the construction of the Ballard Pumping Station to provide water to the area served by North Maine utilities. Just by sound alone, Kazakeich knew if something wasn't running right and could quickly determine a

course of action in order to solve the problem. He was an "interactive reference manual" for fellow employees. A village representative said that the public services department will miss his skills and dedication, but they wish him well in his retirement and are grateful for the knowledge that he has passed on to his co-workers.



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Look for more details in next week's edition of The Bugle or stop by A's Bar located at **8751 N. Milwaukee Avenue in Niles (847) 965-1013**

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### Edison Park Fest Parade "All Aboard"

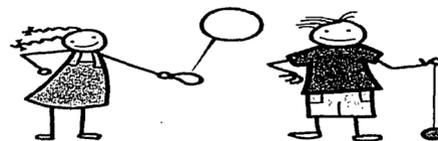
The Edison Park Chamber of Commerce and the Edison Park Parade Committee would like to invite you to join us on Saturday, August 19, 2007 for the highly anticipated Edison Park Fest parade. Assembly will begin at 9:30 a.m. at Ebinger School, 7350 W. Pratt Avenue. The parade will step off at 11 a.m. sharp. Some of the participants in this year's parade include Ebinger School, Norwood Park Dodge, Happy Child Day Care, and many other Edison Park businesses.

This year's Grand Marshall is Edison Park's very own Jack Lynch. Mr. Lynch was inducted into the 2007 Chicago Senior Citizen's Hall of Fame. Jack Lynch is a man of many colors who possesses virtuous qualities of kindness, strength and dedication. These qualities are evident from his service in the Korean War and continued volunteer work with Veterans' needs. Additionally, he is a past official and a former Cook County carpenter as well as presently active in the carpenter's union. His active involvement in the St. Juliana Parish, from being an usher to a member of the men's club, exemplifies the importance of community and everyday kindness that a society needs to survive. Today, Jack contin-

ues to be an active volunteer in Edison Park at such events as the Turkey Trot and Edison Park Fest. In his retirement Jack continues to be active in both his parish and community and continues to help the elderly of the neighborhood as well as participates in the Mayor's "Clean and Green" program each year. Jack Lynch has been described by those who know him best as a man who helps always with a smile, no matter how menial the job. Jack is a kind man and a wonderful example for service to others.

If you are interested in participating in the parade, applications can be picked up at the Edison Park Chamber of Commerce office at 6555 N. Avondale, Chicago, IL 60631. Applications will be accepted until the day of the parade. The Parade Committee is also seeking donations from local businesses to offset the high cost of bands, review stand, as well as entertainment and equipment used in the parade.

Any questions or information about the parade can be directed to the Edison Park Chamber of Commerce at 773-631-0063. We look forward to seeing everyone support the Edison Park Community during this much anticipated and truly memorable event.



### Edison Park Fest 2007 Family Stage Schedule

- Saturday, August 18**  
 1:00 p.m. - Sue Johnson's Animal Antics  
 2:00 p.m. - EPUMC Jugglers  
 2:30 p.m. - Professor Marvel's Flea Circus  
 3:30 p.m. - Happy Times Games  
 5:00 p.m. - Jeff Bibik's Comedy & Magic
- Sunday, August 19**  
 12:00 p.m. - Magician Dennis DeBont  
 1:00 p.m. - Scandinavian Kid Choir  
 2:30 p.m. - Juggler Andy Head  
 4:30 p.m. - Family Music Program

### Community Health And Senior Services Fair Scheduled For August 15

"Ride the Heat Wave to Good Health" by attending the 7th Community Health and Senior Services Fair that will be held on Wed., Aug. 15, from 9:00 a.m. - 2:00 p.m., at Norwood Crossing (formerly Norwood Park Home), 6016-20 N. Nina Ave. in Chicago.

This free event for the community will include over 20 exhibitors and is designed to provide easy access to health care providers, equipment suppliers and community based agencies and organizations. The Lions Club of Illinois will provide free hearing testing in their hearing screening van. Other screenings will be provided for vision, foot, spinal, blood pressure, and body fat percentage testing.

Information will be available on: home-delivered meals, door-to-door escorted transportation, caregiving, and other related services to maintain independent living; plus housing in Assisted Living, Skilled Nursing, and Respite along with post-hospitalization care.

Also, geriatric care management; chiropractic screening and back pain care; foot and ankle care and evaluations; independent living apartment houses; end-of-life educational resources; in-home caregiving; use of therapeutic essential oils for stress relief; information on Chicago programs, benefits and services; in-home nurse care and therapy; home

respiratory care services and medical equipment; and senior legal issues.

As added features, there will be 30-minute informational seminars at 10:00 a.m., 11:00 a.m., noon, and 1:00 p.m., followed by questions and answers. The 10:00 a.m. and noon sessions will feature a presentation by Britta Woods, Norwood Seniors Network, on "Memory Retention through Mental Gymnastics." At 11:00 a.m., Mary Jo Zeller, Gero Solutions, will talk about "Moving a Lifetime," and at 1:00 p.m., Patricia Menoni, Partners in Senior Care, will discuss "Remaining Independent at Home." All seminars will be held in the chapel. In addition, visitors will have the opportunity to tour the inside of an ambulance that will be parked at the entrance to the main lobby and learn about life-saving equipment and emergency procedures.

"This is a great opportunity to take advantage of various free health screenings, interact with exhibitors to learn about a variety of health care options and attend some exciting and informative seminars," said Silvia Garcia, Norwood Crossing admissions director and health fair coordinator. "There'll be brochures and pamphlets at each exhibitor's table. This also will be a good time to visit with Chicago Department on Aging representatives to make sure you are enrolled in all the senior citizen benefits available from the city."

Participants will offer giveaways, and raffles will be held for prizes. Norwood Crossing is sponsoring the event and providing free drinks and snacks. For more information, call (773) 577-5323.

### Estate Planning Fundamentals

Attorney Chester Przybylo will explain what goes into an effective estate plan in this free seminar at the Niles Public Library, 6960 Oakton Street at Waukegan Road. During this seminar you will learn how an effective estate plan will avoid probate costs and minimize estate expenses through the use of a will and living trust. The seminar will be presented on Saturday, September 8, at 2 P.M. Ample parking is available at the library. Please register for this program at the library or call 847-663-1234. Registration can also be done online at the library's website at [www.nileslibrary.org](http://www.nileslibrary.org) where a complete schedule of all upcoming programs can be found.

### One for the Community

Our Lady of Ransom Parish in Niles is selling Entertainment 2008 Books. Books are now available. They are only \$20.

The book offers a variety of values, mainly two-for-one deals at many restaurants and establishments. Discounts cover a variety of areas, i.e. travel, restaurants, car rentals, movie theaters, hotel discounts, etc.

They make wonderful gifts for birthdays, anniversaries, and the upcoming holidays. The sale of these books benefits the parish.

To obtain a book, contact Josephine Bax at 847-823-2550.

Thank you for your cooperation.

### St. John Brebuef Parish Religious Education (CCD) Registration For 2007/2008

Registration for our Religious Education Program is underway. If you have children in grades 1 through 8 who are in the public school system and need religious education, please call our office at 847-966-3269 for an appointment to register. If your children were in the program last year and you missed registration, please call and arrange an appointment. Classes for Religious Education are held according to the following schedule. Choose either Wednesday or Thursday evening to attend.

Grades 1-8 Wednesday evenings  
 5:00-6:15 p.m. beginning 9-5-07

Grades 1-8 Thursday evenings  
 6:30-7:45 p.m. beginning 9-6-07

Apostolate of Women of St. Paul of the Cross Church, Park Ridge is looking for crafters for its juried Arts & Crafts Bazaar to be held on November 4, 2007.

For an application or more information, please call Aileen Battistoni at 847-318-0917



### Families Enjoy First Natural History Day in Morton Grove

By Tracy Yoshida Gruen  
 STAFF WRITER

The first natural history day in Morton Grove was held on Saturday, July 28.

Inside a room of the Prairie View Community Center kids were sitting in a circle and playing with turtles, touching snakes and viewing several other animals and plants.

Guests got a free, hands-on look at the native animals and plants of this region.

Outside the center, kids participated in an archeological dig and visited several interesting and educational booths of naturalists, anthropologists, geologists, historians, conservation organizations and more.

In addition, the Illinois Natural History Survey's Traveling Science Center provided a mobile look at biodiversity in Illinois.

The Morton Grove Park District, Morton Grove Historical Society, and the Illinois Natural History Survey made the event possible.

Some of the participants of the event included the Friends of the Morton Grove Forest Preserves, the Niles West High School Astronomy Program, the Chicago Audubon Society, North Branch Restoration Project, The Natural Resource Commission of the Village of Morton Grove and many, many more.



### Kristen Ninni named new Asst. Principal of Culver School

The administrative team at Culver School is now complete and ready for the new school year, with the most recent addition of Kristen Ninni as the new assistant principal.

Ninni has taught at Niles District 71 for six years, in sixth grade and special education.

Prior to teaching at Culver, Ninni taught for three years in central New York as a special education teacher. Her undergraduate degree is from the University of Dayton where she majored in elementary and special education.

Ninni earned her master's degree from the State

University of New York at Cortland in reading.

And her education doesn't stop there. Currently, she is completing her Ph.D. in educational leadership and policy studies at Loyola University, Chicago.

She and her husband are happy parents of a 15-month-old boy.

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# Man arrested for possession of illegal substance

## MORTON GROVE

**1 Cocaine Possession**  
(7200 block of Dempster)  
During a traffic stop, police found that a 22-year-old Morton Grove man possessed cocaine on Tuesday, July 31.

**2 Fraudulent Phone Call**  
(10 block of Reba Court)  
A woman received a phone call on Monday, July 30 from a man who said that she won \$7,000 and that she had to mail him a certified check for \$375 in order to cover the taxes. The woman went to the police and an officer went to her home and when the man called back, the officer answered the phone and the man hung up.

**3 Theft from Warehouse**  
(6200 block of Park Ave.)  
A razor with a value of \$100, a \$20 leather wallet and a driver's license were stolen from a desk in a warehouse on Saturday, July 28.

**4 End Caps of Standpipes Stolen**  
(6200 block of Lincoln)  
Brass end caps of standpipes worth \$470 were taken from a condo in the 6200 block of Lincoln on Wednesday, July 25. The sandpipes are a source of water in case of a fire.

**5 Brick Strikes Vehicle**  
(7300 block of Golf)  
While driving east bound on Golf about 1/4 block of east of Shermer, a man heard a loud bang and saw a brick striking his vehicle in the 7300 block of Golf on Sunday, July 29.

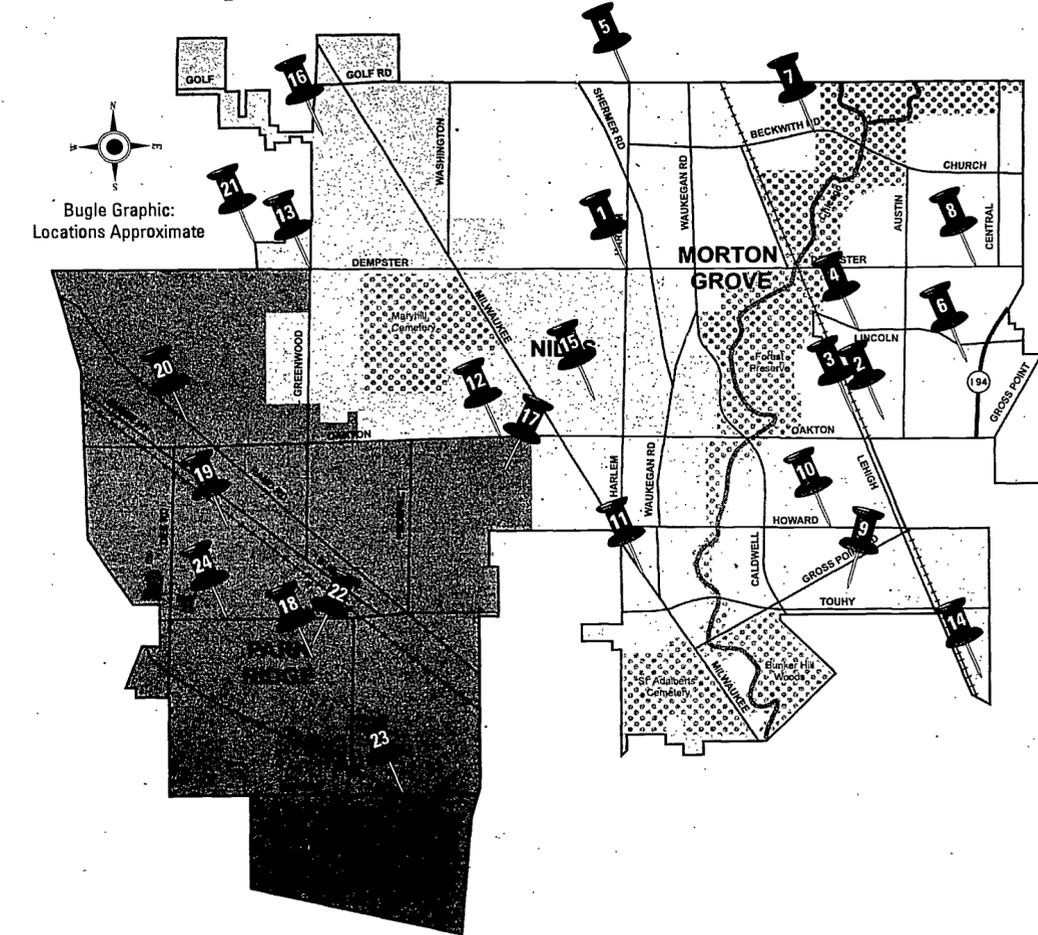
**6 Bike Stolen**  
(8300 block of Mango)  
A BMX bike worth \$250 was stolen from the 8300 block of Mango on Thursday, July 26. The bike was taken from the front of the residence.

**7 DUI Arrest**  
(Overlook and Beckwith)  
A 39-year-old Morton Grove man was arrested at Overlook and Beckwith on Monday, July 30 for driving under the influence of alcohol. The bond is set at \$1,000 and the court date is September 7.

**8 Possession of Drug Paraphernalia, Liquor by Minor**  
(Dempster and Menard)  
A 20-year-old Morton Grove man was arrested at Dempster and Menard on Tuesday, July 31 for possession of drug paraphernalia, possession of liquor by a minor and driving under the influence. The bond is set at \$3,000.

## NILES

**9 Endangerment to Life of Child**  
(7300 block of Melvina)  
A mother left her three chil-



Bugle Graphic:  
Locations Approximate

dren, ages 8 months, 19 months and 10 years old in a locked car with the engine off when it was stolen from the 8300 block of Mango on Wednesday, Aug. 1. The mother received a ticket for the Endangerment to the Life of a Child.

**10 Aluminum Sign Stolen**  
(6300 block of W. Howard)  
An aluminum sign with a value of \$5,000 was stolen from a commercial property in the 6300 block of W. Howard sometime between Thursday, July 19 and Friday, July 20.

**11 Intoxicated Man Found in Pool of Blood**  
(7300 block of N. Neva)  
Police said a man was drinking and fell and they found him lying on his side with a pool of blood around him on Sunday, Aug. 5. The Niles Paramedics transported him to Lutheran General Hospital.

**12 BB Gun Damages Store Window**  
(7900 block of Oakton)  
Unknown person or persons used a BB gun to make a small

hole in the middle of the glass window of a store in the 7900 block of Oakton sometime between Monday, July 30 and Tuesday, July 31.

**13 Saw Blades Stolen**  
(8600 block of Dempster)  
A man put five saw blades down his pants and exited the store in the 8600 block of Dempster without paying on Tuesday, Aug. 2. The man was last seen driving eastbound on Dempster. The total cost of the stolen blades is \$49.85.

**14 Burglary to Auto**  
(6900 block of Austin)  
Unknown person or persons broke the left rear window of a vehicle in the 6900 block of Austin on Wednesday, July 25 and once inside took the stereo.

**15 DUI Arrest**  
(8100 block of Odell)  
A 19-year-old Niles man was arrested on Monday, Aug. 6 for driving under the influence and disobeying a stop sign in the 8100 block of Odell. The bond was set at \$1,000 and the court date is September 20.

**16 Retail Theft Arrest**  
(400 Golf Mill)  
An 18-year-old Niles man was arrested for retail theft after stealing two pairs of earrings worth \$9.96 from a store at 400 Golf Mill on Wednesday, August 1. The bond is set at \$1,000 and the court date is Aug. 15.

## PARK RIDGE

**17 Burglary to Residence**  
(200 block of Michael John)  
Unknown person or persons entered a residence by pushing in an air-conditioner in a rear window and entering through the window sometime between Wednesday, July 25 and Thursday, July 26. The person or persons took \$100 and a DVD player.

**18 Graffiti Spray Painted on Vehicle**  
(400 block of W. Belle Plaine)  
Unknown person or persons spray painted graffiti on a 2003 Toyota Sequoia sometime between Monday, July 30 and

Tuesday, July 31. The estimated cost of the damage is \$2,000.

**19 Rock, Eggs Thrown at Window**  
(600 block of N. Seminary)  
Someone threw a rock and carton of eggs at a window on the north side of the residence causing two panes of glass to break on Friday, July 27. The estimated cost of damage is unknown.

**20 Bird Feeder Stolen**  
(1200 block of N. Northwest Hwy)  
A bird feeder worth \$35 was stolen from a backyard of a residence in the 1200 block of N. Northwest Hwy on Sunday, July 29.

**21 'Hotwired' Vehicle**  
(1900 block of Parkside)  
Two unknown males entered an unlocked 1994 Chevy Astro and "hotwired" it on Sunday, July 29, said police. The men drove over the lawn and struck a large landscape rock, disabling the vehicle. The victim heard the crash and saw the two men running away.  
See Blotter, page 7

## Blotter

continued from page 6

**22 Laptop Computer, Stereo Taken from Vehicle**  
(700 block of W. Stewart)  
A Dell laptop computer with a value of \$1,000, a \$120 car stereo and \$5 in USC were taken from a vehicle in the 700 block of W. Stewart on Friday, July 27.

**23 DUI/Failure to Reduce Speed**  
(Devon and Courtland)  
A 32-year-old Park Ridge man was arrested at Devon and

Courtland on Sunday, July 29 and charged with driving under the influence of alcohol and failing to reduce speed to avoid an accident. The bond was set at \$2,000 and the court date is Aug. 20.

**24 Active Warrant**  
(1900 block of W. Touhy)  
A 39-year-old Park Ridge woman turned herself in at the police station on Tuesday, July 31 for an active warrant from Illinois State Police for a suspended driver's license. She posted \$3,000 bond and her court date is Aug. 23.

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Get to the Front of the Bus

This is how it always goes. Whenever there is a governmental budget impasse you get it right in the chops. Politicians never say, "well, we've decided to cut the fat and fire all our buddies so we can meet the budget." It is always something like, "Police and fire protection to be eliminated in budget crisis." or "Schools shuttered." Politicians know if they scare you enough and cause enough pain they'll get their cake and eat it too. Or it should be get their taxes and spend them too.

This is the same situation with PACE bus service. Raise prices, raise taxes and cut service. The RTA did it and so did the CTA. Ask old timers about what bus routes used to be? Fewer and fewer routes exist today. They keep being cut. There used to be a great route down Elston, but now it is gone. PACE is just following this half century long tradition of less service at a greater cost. I remember when we used to call public transportation - rapid transit.

We come to depend on bus services to get to work and to conduct our daily lives. For many, public transportation is their only means to get around. Eliminating weekend service and routes hurts them the worst, but there is an easy and free solution. By law no private bus company can run along a public bus company's route. With a simple change in the law, a change that costs no taxpayer monies, we could solve the problem caused by PACE.

Almost all bus services in America were private. Going back to the days of the stage coach companies were owned by private businesses. Governments bought out these private bus companies that had been providing inter- and intra-city transportation for decades. Why not go back to that model again? Not wooden wheels, bumpy rides and the possibility of death by stagecoach robbery, but comfortable, air conditioned, energy efficient vehicles that arrive every few minutes, clean and ready to whisk you to your destination. With passage of a simple law like: "Any route not currently served by public transportation may be served by a private bus company." That way routes abandoned by the RTA (PACE,



Another Perspective MORGAN DUBIEL | COLUMNIST

CTA or Metra) would not be lost completely, but would be filled by enterprising people, ready to serve where service is needed.

Minibuses could even serve as fillers. It is not unusual to see a large, expensive and fuel consuming PACE bus with only a handful of passengers. This would be perfect for a minibus. It would save on fuel and pollution as well. An effective and efficient bus service would cut down on the number of cars traveling. If you knew a bus were coming every ten minutes or so, why would you drive?

It could even be cheaper than current service. A California study showed a savings of between 24 to 43%. New York City has private bus services which have served its boroughs relatively well. The problems with these services are that they are granted limited monopolies and so are not as consumer oriented as they could be. This is easily remedied by not granting any monopolies. Strangely, many third world countries use private buses to transport their citizens. Prices are low and they compete right alongside publicly subsidized buses. What you need to ask yourself is, "does competition help or hurt the consumer?"

Obviously, competition is a good thing when it comes to consumer choice and bus service is just another product in the marketplace. Would you be best served by a single supermarket granted a monopoly by government? An average well-stocked supermarket might have over 50,000 different items and works hard to keep your business through courteous service and better products, along with lower prices. Don't consumers deserve that kind of choice in transportation?

Let them cut routes and raise fares; no need for anger or frustration. See Perspective, page 10



Dance Studio to Shuffle into Niles

By Tracy Yoshida Gruen STAFF WRITER

Ever watch "Dancing with the Stars" and wish that could be you twisting and turning on the dance floor? Well, the Interclub Academy of Dance that offers ballroom dancing lessons and other forms of dance is coming to Niles from its previous location in Chicago.

The new facility located on Milwaukee near Jarvis Avenue will be five times larger than the one-room studio on Central Ave.

in Chicago. Husband and wife team, Erwin and Iwona Rybczynski own the club. They are champions of Northern Poland in ballroom and Latin American dance. Since 1996, they have been a professional dance couple and compete internationally and in the United States. Students also compete and travel with them.

At its new, larger located in Niles, they will be able to offer new classes, such as dancercobics (which combines hip hop and exercise regimens) and more group and private lessons for both

children and adults. There will also be additional specialized swing and salsa instructors.

The Rybczynski's said that the public's interest in dance has increased significantly through popular television shows like "Dancing With the Stars." During the last few years, she said that the number of dance studios has increased by as much as 50 percent.

The 5,200 ft. Niles studio was granted a re-zoning June 26 by the village board for an educational facility.

A grand opening party will take place in early fall.

"The public's interest in dance has increased significantly through popular television shows like "Dancing With the Stars." During the last few years. The number of dance studios has increased by as much as 50 percent." Iwona Rybczynski | INTERCLUB ACADEMY OF DANCE

Simple steps to financial confidence

By Carrie Schwab Pomerantz COPLEY NEWS SERVICE

One of my crusades is to encourage "financial literacy." I believe everyone needs a practical understanding of personal finance so they can make smart decisions when it comes to money, both spending today and investing for tomorrow.

But in too many households just one spouse handles the money; and that's a recipe for

trouble. Even if you're married to the world's greatest money manager and aren't involved with the day-to-day responsibilities, you need to know the fundamentals of your financial life and participate in the important decisions. The obvious reason is so that you'll be prepared in case something happens to your spouse. But two heads are better than one, and financial decisions clearly affect both of you.

MONEY & YOU

So if for some reason you've

let your spouse or partner handle the money, here are a few simple steps to get yourself back in the loop. That old cliché, "Money isn't everything" is certainly true; however, money gives you choices in how you can lead your life, which is why I believe every adult should have a firm handle on their finances. Let's get started.

Step 1: Take stock Start by figuring out what you have in the way of assets. Make a list of all your financial

accounts: savings, checking, and brokerage as well as your 401(k) and IRAs. Do you own any stocks or bonds in certificate form in your safe deposit box? Don't forget to put major assets like your house, a vacation home, or other properties on your list (and be sure you're named as co-owner if you own them with your spouse). Also include any life insurance policies you have, particularly if they have some cash value.

Next, figure out the other See Money, page 10

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# Notre Dame students travel to New Orleans to rebuild homes

Juniors and seniors of Notre Dame High School spent a week in New Orleans to assist in rebuilding efforts. They teamed up with the St. Bernard Project, a grassroots, non-profit organization that helps families devastated by Hurricanes Katrina and Rita go back home to St. Bernard Parish, east of New Orleans.

In St. Bernard Parish 100% of the houses were unlivable and have to be completely gutted before the residents are able to move back in. Notre Dame students helped to rebuild three houses, working with dry wall and other tasks throughout the week.

Notre Dame's Christian Service Program coordinated the trip.

"These hardworking juniors and seniors were fantastic, working with confidence and skill," shared Site Supervisor, Jasmine, of the St. Bernard Project. "I only had to tell them what to do once,

and they went and did exactly what I wanted. And they always willingly did more, too. Not only did they mesh well and accomplish a lot, they learned a great deal."

"What stood out to me the most was the perseverance of the occupants almost two years later," said J. J. Palliser, student at NDHS. "It shows not only the true character of a person, but their commitment, faith, and dedication to their personal decision. From shop owners in the French Quarter, to home owners in the 9th ward, the point is made; New Orleans is their home."

## Spirit

continued from page 3

cial days.

"This is a little something we love to do," said Kopinski, in a press release. "Who doesn't like a smile on a kids' face?"

"We are always grateful

for all donations and the wonderful support from the community," said Nina Sittler, child life specialist.

The donation line is (847) 723-7747 or to the Niles Fire Department at (847) 588-6800 (ask for Roman Kopinski).

## Money

continued from page 9

side of your personal balance sheet: debt. Make sure you know what you owe, to whom, and on what terms. For most people, this means credit card debt, a home mortgage and perhaps a car loan.

### Step 2: Make a budget

Now it's time to look at how much comes in (your income) versus how much goes out (your expenses). This sounds so basic, but I'm always surprised by how many people don't have a sense of their monthly budget. On the

income side, be sure to include any pension or investment income as well as your salary. The expense side should include fixed expenses (mortgage, insurance premiums, car payments, etc.) as well as variable costs (food, taxes, transportation, etc.). Looking at the two side-by-side is essential. If you're running a deficit, look for ways to cut expenses, increase your income, or both.

### Step 3: Plan for the future

Now it's time to plan for your future. Start by setting aside six to nine months' worth of living expenses; put this proverbial "rainy-day" money somewhere safe and easy to access. Then articulate your investment goals. Retirement is obviously a priority (do whatever it takes to fund your 401(k) or IRA to the max), but you may have other goals: college for your kids, for example, or a home of your own. Assign

a time frame to each goal and start putting money away.

Another part of planning for the future includes making a will (especially important if you have dependents). Unless you have a lot of wealth, it need not be complex - a will is just a tool to ensure your wishes are articulated in writing. Your own financial planning must also include insurance: medical coverage, of course, and term life insurance if you have dependents. And you might want to investigate disability insurance and long-term care insurance as well.

### Step 4: Save more

If I had to reduce personal financial advice to a single idea, it would be this: Save more money. Life, particularly retirement, is more expensive than you think. Most Americans believe they can have a comfortable retirement, but the numbers suggest otherwise.

According to the 2007 Retirement Confidence Survey conducted by the Employee Benefit Research Institute, about 60 percent of people age 45 or older have less than \$100,000 in retirement savings.

Even when you factor in Social Security benefits, that's not enough for a financially secure retirement. You may not know how much you're going to need for retirement (the subject of a future column), but if you have any sense that you're going to need more, the time to start saving is now. Save more and invest for growth.

## Perspective

continued from page 8

tration, the free market will take care of the rest. Choice works wonders for quality, service and price in most every area of your life. It is not per-

fect, but at least you get to choose instead of having it forced on you. It is time to clean up the mess caused by government imposed monopoly. Our community needs a solid transportation network. It is vital to our area, our businesses and

our people. The solution is simple and free - the free market. It is your money, your time and your life. Instead of putting you to the back of the bus, if they really cared they would give you a choice. They'd put you at the front.

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## The Bugle 50th Anniversary Business Of The Month

Featuring Niles Chamber Members

### Grant's Appliances Focuses on Top Notch Service, Low Prices

By Tracy Yoshida Gruen

Grant's Appliances, a family owned business, has been located at the Village Crossing shopping center in Niles for a little under a year.

The business has been in operation for about 80 years. It offers various high end and low end appliances and electronics from every major manufacturer at prices that are "as close to wholesale as possible."

Located at 5651 W. Touhy Ave. in Niles, Grant's also offers high quality bedding, garage organizational products, luxury appliances and more.

"Everyone in Niles should see what they're missing," said Nick Fiorani, the marketing man-

ager for Grant's Appliances, who said that in the Niles area it is their biggest competition.

"We're very friendly with customers," said Fiorani. "It's a family

type atmosphere."

Fiorani said that all of the sales people are certified specialists that receive training on all of the appliances.

"Customers will have a very professional experience," shared Fiorani.

About 80% of their business is based on customer referral in which customers have a positive experience and tell their friends and family about the

store.

Grant's also works with GE corporate to provide extended service plans on every product that they sell.

"I don't think people are that thrilled with the service they receive at other big appliance stores," noted Fiorani.

The first store opened in Joliet and now there are 11 stores in the Chicagoland area.



Bill Mayfield Managing Director

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**Nursing Home Employee Charged with Molesting Patient**  
Thursday, January 17, 1985

An employee of a Niles nursing home was arrested on January 11 and charged with molesting a 26 year old retarded woman living in the home.

According to police, Ramon Paramo, 42, of Chicago was charged with two counts of criminal sexual abuse after being arrested at his home.

Paramo, who had been an orderly at the Miranda Manor nursing home, 8333 Golf Rd. was accused of molesting the patient on Dec. 11.

A witness who allegedly saw the incident occur contacted nursing home officials who discharged Paramo and later contacted the Cook County State's Attorneys office.

After being assigned a February court date Paramo was released after posting a \$5,000 bond.

**Ray L. Newman named Niles Citizen of the Year**  
Thursday, January 24, 1985

A retired 80 year young volunteer at the Leaning Tower YMCA is the Niles 1984 citizen of the year.

Ray L. Newman was honored last Friday at the annual dinner dance of the Niles

**Niles given Certified City Award**



Niles Trustee Abe Solman (R) is shown accepting the Niles Certified City Award from Michael Wroffler, Director of the Illinois Department of Commerce and Community Affairs. Certified Cities are communities recognized for making special steps to enhance their economic development opportunities. Only those communities that have demonstrated excellence in the areas of business climate, community development, human development, community facilities, employment and training, financial assistance and marketing are awarded the Certified City distinction. Niles was so honored on Feb. 28.

Chamber of Commerce and Industry held at Brigantes on Dempster.

Newman devotes 12 hours each week to working with

handicapped children ages 8 months to 14 years. These children are deaf, blind, cerebral palsied, autistic, mentally retarded, physically handicapped and learning disabled.

He has helped 12 of these children to walk for the first time. His students are able to achieve a measure of success in physical activities through his Conqueror's Program.

The new citizen of the year has been working with handicapped children for 31 years. He is considered a pioneer in the field of handicapped physical education.

He donates an additional six hours each week answering letters and phone calls from families of disabled children interested in his program.

**High winds, ice, rain hit Bugleland Thursday, March 7, 1985**

By Bob Besser  
Niles and Morton Grove were rocked on Sunday and Monday by an ice storm, followed by three inches of rain and finally gale force winds measuring over 60 miles per hour. During two different power outages, over 10,000 area residents were left without electricity or heat.

However, officials report no injuries occurred and police

and fire officials in both towns said the effects of the brutal weather were minimal.

Bob Reidel, Commonwealth Edison District Superintendent, said on Tuesday that up to 11,000 Niles and Morton Grove residents were left without electricity when two transformers handling 138,000 volts of electricity exploded on Monday at Austin Ave. north of Howard St.

The area affected included houses and businesses from Golf Rd. to Touhy Ave. and Niles Center Rd. to Carpenter Rd. as well as additional homes east of Octavia St.

The explosion, which occurred Monday night at 7:15 p.m. was seen lighting up the sky by residents as far away as Bryn Mawr and Crawford Aves. in Chicago.

**Niles Fireman Honored for Heroic Act**  
Thursday, March 28, 1985

A Niles fireman pulled a victim from a smoking room seconds before the room "flashed" into a ball of fire on Wednesday, March 20.

Niles Fireman-paramedic Jeffrey Riemer has received a letter of commendation for his heroics which Niles Fire Chief Harry Kinowski called "spectacular...he had no concern

for himself." However, Kinowski said Riemer and the man he pulled out of the room "both would have died" had they been in the room just a few seconds more.

According to fire officials, a guest at the Capri Motel, 7120 Milwaukee Ave., smelled smoke in the room next to his at 8:42 p.m.

The motel manager, after being notified, called the Niles Fire Department.

**Lower Tax Multiplier Cuts School Revenue**  
Thursday, June 13, 1985

By Eileen Hirschfeld  
East Maine School District 63 may have a \$623,000 reduction in revenue in its next budget if the tentative Cook County Tax Multiplier becomes effective, according to James Bowen, business manager of East Maine School Dist. 63.

The tax multiplier is a figure used to determine the assessed valuation of property.

At a regular meeting, Bowen told school board members that the tentative multiplier is 3.5 percent lower than in 1983 and the lowest it has been since 1980.

Bowen also said a .7 percent increase exists in the raw assessed valuation of Maine Township but there is no way of knowing how that will apply toward the district.

Bowen said he will testify at a hearing on the tentative tax multiplier.

**District 219 Teachers Out on Strike**  
Thursday, October 3, 1985

Niles Township District 219 teachers walked off their jobs Monday morning after negotiations with federal mediators failed to produce mutual agreements. The key issues are salary increase and job security.

Niles high school teachers, with an average salary of \$42,674 are the highest paid teachers in the state. They are seeking a 22 percent increase over the next two years.

In addition to the salary increase, teachers are also seeking a guarantee they will not be laid off because of the declining enrollment.

District 219 schools at one time had a total enrollment of more than 8,000 students.

The enrollment figure is now at 3,700 students and still declining.

**Welcome to Chalk Talk**



Chalk Talk  
ROBERT LEACH | BUGLE

I would like to welcome you all to my new sports column which will be published every week in the Bugle. Essentially a weekly rant for sports, it is always my goal to cover local sports at all levels. Feel free to fire back if you disagree with my opinions via the mail or email your compliments as I have always been a "give me the good news first" kind of guy. I hope you enjoy our new sports section and if you have any news or photos you would like to see published, please contact me and I will do my best to get it in. Now on with the show as they say!

**Cubs World**  
Championship Asterisk

Last week the Devil was breaking out his parka and mittens after my beloved Chicago Cubs stood atop their division last week and it wasn't even April. As a Cub fan I am

assured only that Wrigley Field will be beautiful, the Cubs will look good in warm-ups and I can safely plan new excuses at the end of the season. Go ahead and laugh, I know you want to but I will still be wearing my Cub jersey in December regardless of how it all turns out this season. Hypothetically speaking, a World Series ring for the Cubs would finally put to rest the longest losing streak in professional sports and will get this 400lbs gorilla off my back. I

wonder what historians will write about a season that includes a new all-time home-run mark and a Cub World Championship. Will there be an asterisk next to their team photo in the record books? Would it read something like this "The Chicago Cubs won game 6 by forfeit"? Hard to say really what the future holds for this team but it is good to see them play fundamentally sound baseball this late in the year. Cub bats are solid, their pitching staff is average but the defense is among the top in the majors. This week I challenge my readers to come up with what the hypothetical asterisk would read if the Cubs win the World Series. Send your responses to reach@bugle-newspapers.com and put in the subject line Cubs. I will publish the best responses so I encourage you Sox fans to do your best! As always, I'll see you in the stands!

**NILES SPORTS BRIEFS**

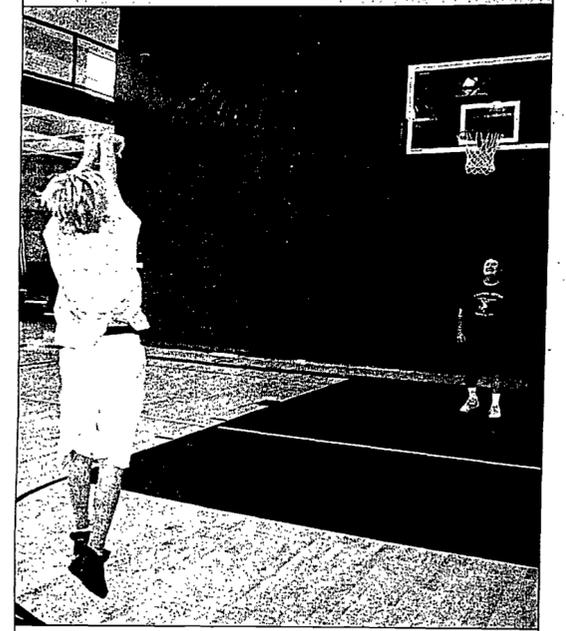
**Six-County Senior Olympics**

On Friday, July 20th a recreational volleyball competition was held at the Niles Fitness Center. Five teams competed for gold, silver and bronze

medals. A team from Niles won. Each member was awarded a gold medal. They are Bob Selzer, Harry Kuhrau, Jerry O'Meara - (back row) John Dorow, Henry Betka and Robin Miller. Other teams represented Palatine, Park Ridge

and Niles competed. The team from palatine won the silver medals and another team from Niles won the bronze medals. This competition has been a yearly event sponsored by the Six-County Olympics.

**Off Season Training**



Personal Trainer Tom Kowalski trains one of his basketball students at a Niles Park District gym last week. Kowalski is well known for his teaching skills and has helped many young athletes achieve success both on and off the court.

**SJB readies for school opening**

Craig Kemptner, an eighth grader at St. John Brebeuf School, helps Sister Marge prepare the science lab bulletin board in preparation for opening of school at 8:30 a.m. Wednesday, Aug. 28. On Aug. 28, 29 and 30, classes will be dismissed at noon and full days will begin on Sept. 3. Saturday, Aug. 24 from 10 a.m. to 11 a.m. will be an alternate time for a down payment in the event someone missed the Aug. 17 date.

**Pro Golf Weekly Update**  
Aug. 9 - 12, 2007

<p><b>This Week's PGA Tournament Preview</b></p> <p>The PGA Championship Defending: Tiger Woods Total Purse: \$6,500,000 Yards: 7,131 Par: 70</p> <p>The PGA Championship is the final major tournament of the season. The event this year will take place at the Southern Hills Country Club in Tulsa, Okla. The inaugural PGA Championship took place in 1916 at the Siwanoy in Bronxville, N.Y. James M. Barnes won the first two titles in 1916 and 1918 (no championship occurred in 1917 and 1918). In the 1920's Walter Hagen won five PGA Championships. That record held until it was tied by Jack Nicklaus. The Golden Bear won his first PGA in 1963 and his fifth in 1980. Last year, Tiger Woods blew away the field on Sunday at Medinah with a 4-under 68 that sent him to a whopping five-shot victory and his 12th career major title.</p>	<p><b>Last Week On The PGA Tour</b></p> <p>In the final event before the final major of the year, Tiger Woods buried Rory Sabbatini and the rest of the field Sunday at the Bridgestone Invitational for an eight-shot victory, sending his confidence soaring as he left for Southern Hills and the PGA Championship. He was determined to play the final round without a bogey. Just like the U.S. Open at Pebble Beach, and Woods showed more emotion over saving par with a 12-foot putt on the final hole than any of his birdies in his 5-under 65. He finished at 8-under 272. He was the only player to finish under par at Firestone.</p>	<p><b>Tournament Results</b></p> <p>Champion: Tiger Woods Purse: \$1,350,000 2nd Place: J. Fraw &amp; R. Sabbatini Purse: \$635,000 4th Place: C. DiMarco &amp; P. Lonard Purse: \$310,000</p>																								
<p><b>This Week's Profile</b></p> <p><b>Justin Rose</b> Birthdate: July 30, 1980 Birthplace: South Africa Residence: London, England Turned Pro at age: 1998 World Ranking: 21st 2007 Earnings: \$2,022,741 Career PGA Tour Wins: 0</p> <p><b>Golf Trivia</b> What year was the PGA Championship first played? a) 1914      c) 1918 b) 1916      d) 1920 Answer: b) 1916</p>	<p><b>Golf Pro Tip</b></p> <p>The putting game is such a fickle part of the process that we can easily ruin it if we do not keep a consistent setup. One of the big problems the amateur golfer faces during a putt is to make sure that your wrists do not move during the putting stroke. More times than not, the wrists are moving during a putt and since we are so used to it, there is no way to identify this as a recurring problem. The key to making sure that your wrists do not move during the putting stroke is to focus on keeping the end of the putter pointed at the center of your body. If the end of the putter does not stay centered, this shows you that your wrists have been moved during the putting process. By keeping the wrists still, the shoulders and back move the putter head and your hands can stay passive to make a good stroke.</p>	<p><b>PGA Tour Standings</b> Through Aug. 5, 2007</p> <table border="1"> <tr> <th>Money Leaders</th> <th>Money</th> </tr> <tr> <td>1) Tiger Woods</td> <td>\$6,564,385</td> </tr> <tr> <td>2) Vijay Singh</td> <td>\$4,467,416</td> </tr> <tr> <td>3) Phil Mickelson</td> <td>\$4,165,088</td> </tr> <tr> <td>4) Jim Furyk</td> <td>\$3,798,266</td> </tr> <tr> <td>5) K.J. Choi</td> <td>\$3,553,825</td> </tr> </table> <table border="1"> <tr> <th>World Rankings</th> <th>Score</th> </tr> <tr> <td>1) Tiger Woods</td> <td>18.96</td> </tr> <tr> <td>2) Jim Furyk</td> <td>8.94</td> </tr> <tr> <td>3) Phil Mickelson</td> <td>8.81</td> </tr> <tr> <td>4) Ernie Els</td> <td>7.28</td> </tr> <tr> <td>5) Adam Scott</td> <td>6.57</td> </tr> </table>	Money Leaders	Money	1) Tiger Woods	\$6,564,385	2) Vijay Singh	\$4,467,416	3) Phil Mickelson	\$4,165,088	4) Jim Furyk	\$3,798,266	5) K.J. Choi	\$3,553,825	World Rankings	Score	1) Tiger Woods	18.96	2) Jim Furyk	8.94	3) Phil Mickelson	8.81	4) Ernie Els	7.28	5) Adam Scott	6.57
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<p><b>This Week's Golfing News</b></p> <p>The PGA Championship was the result of a meeting held on January 17, 1916, hosted by department store magnate Rodman Wanamaker, with Walter Hagen and 34 other golf professionals in attendance. Wanamaker said he would provide a trophy for the event and a purse of \$2,580 for the match play event. In 1958 the PGA Championship changed format to a stroke play event. The PGA Championship is for professional golfers only, specifically, members of the PGA of America. This means club pros can play alongside PGA Tour players. At one time the PGA Tour was a branch of the PGA. In order to play on tour, a pro had to get a PGA card, which meant he had to serve an apprenticeship working at a golf club. Then he needed letters of recommendation attesting to his playing ability. If he was approved by the PGA he could go on tour. He had to then make his way through qualifying through Monday qualifying. That is how Lee Trevino made it onto the pro tour. He didn't go through Q-school.</p>	<p><b>Golf History</b></p> <p>Aug. 9, 1887 - Larry Nelson won one of the hottest, temperature wise, PGA Championships ever. He defeated Larry Wadkins with a par on the first playoff hole at PGA National Golf Club in Palm Beach Gardens, Fla. The temperature was 101 degrees. Nelson and Wadkins finished 72 holes at 1-under-par 287. Nelson won ten times on the PGA Tour, of which three were major championships.</p>																									

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## St. Andrew Life Center Resident Helen Monsen Turns 104 Years Old

By Tracy Yoshida Gruen  
STAFF WRITER

A very special and memorable birthday party was held for Helen Monsen who turned 104 years old on Thursday, Aug. 2.

Monsen has been a resident at the St. Andrew Life Center in Niles for more than 30 years and is their oldest resident.

On her actual birthday, Aug. 2, her nephew and niece and members of St. Andrews gave her a special birthday

lunch that featured jumbo shrimp and strawberry cheesecake, two of her all time favorites.

When asked what is her secret to living a long life, Helen replied, "I didn't have anything to do with it."

Monsen believes that God has blessed her with a long, healthy life.

Monsen was born in the northwest side of Chicago in 1903. She worked in the office for American Family Soap and was a choir member at St. Andrews for 17 years. She



also used to enjoy dancing at Navy Pier, planting tomatoes and going to the movies.

In 1925, she married Raymond and when the two

were retired they traveled throughout the United States together via the Mayflower bus tours.

Her nephew, Norman Johnson, who comes to visit her regularly at St. Andrews Life Center, was all smiles celebrating his aunt's birthday.

Nancy Mella-Oliver, the executive director of the center; Sister Theresa, Sister Theophilia, Julie Paciorek, Lina Tolentino (of St. Andrews) and her niece, Nancy Ellman, were also

very happy to celebrate such a milestone birthday with Helen. Sister Alvina was unable to make it to the party due to health reasons, but she wishes Helen a great birthday.

Monsen said she enjoys living at St. Andrews Life Center and has never wanted to move.

"It's hard to believe she's 104," shared Tolentino.

When she left the celebration, she told Helen she would see her in a year for her 105th birthday party.

## Obituaries

### Casimer Kedzierski, 92

Casimer Kedzierski, 92, of Niles, passed away Monday, July 30, 2007 at Lutheran General Hospital. He was born January 23, 1915. Beloved son of the late Aleksander Kedzierski and the late Martha (nee Priebe) Kedzierski. Beloved husband of Kazimiera (nee Racieniewska) Kedzierski of Niles and the late Helen (nee Szymanski) Kedzierski. Beloved father of Henry (Caryn) Kedzierski and

Gene (Dorota) Kedzierski. Grandfather of Haley and Casey. Services were held August 3, 2007 at St. John Brebeuf Church. Arrangements handled by Skaja Terrace Funeral Home. Interment at St. Adalbert Cemetery. He was Tool & Die worker in Houseware.

### Steve Loomis, 17

Steve Loomis, 17, of Chicago, passed away Wednesday, August 1, 2007 in Wisconsin.

Beloved son of Anne, nee Stires and Bob Loomis. Loving brother of Amanda. Cherished grandson of Arlene Loomis and Alma Stires. Dear nephew of Tom (Nancy) Stires, Tim (Pam) Stires, Terri Stires, Tim (Cindy) Ruffer, Todd (Alice) Stires and Greg (Margie) Hawkins. Fond cousin of Barbara, Karen (Dick), Richie (Gwen), Megan, Jason, Kevin, Sarah, Adam, Aaron, Ryan Ashley and Travis. Good friend and teammate to many. Steve attended Notre Dame High School where he played Varsity Baseball. He was an avid fisherman, enjoyed playing the guitar and had plans for a career in automotive technology. Services were held August 7, 2007 at St. Mary of the Woods Church, Chicago. Arrangements handled by Smith-Corcoran Funeral Homes. Interment at Maryhill Cemetery. In lieu of flowers donations may be made to Notre Dame High School, 7655 W. Dempster St., Niles, IL 60714

### Ann L. Neumann, 81

Ann L. Neumann, 81, of Morton Grove, passed away Saturday, August 4, 2007 at Holy Family Medical Center, DesPlaines. She was born

January 12, 1926 in Germany. Beloved wife of Ray Neumann. Loving mother of Carol (John) Anzelone and Raymond. Grandmother of Richard (Karen) Neumann, John Anzelone, Kurt Anzelone and the late Diane Neumann. Great Grandmother of Anne and Robert. Sister of Lucy Metcalf, Louis Nachbauer and the late Fred Nachbauer. Services were held at Simkins Funeral Home. Arrangements handled by Simkins Funeral Home. Interment at Ridgewood Cemetery, DesPlaines. She was a longtime employee of Morton Grove Lanes and Skokie Lanes. Memorials to Salvation Army, 5040 N. Pulaski Rd., Chicago, IL 60630.

### Ronald A. Rakowski, 54

Ronald A. Rakowski, 54, of Niles, passed away Monday, July 30, 2007 at Ambassador Nursing Home. He was born February 10, 1953 in Chicago. Beloved son of the late Stanley S. Rakowski and Cecilia (nee Svientek) Rakowski of Niles. Loving brother of Sharon. Fond uncle of Kevin Kozlowski. Cousin and friend to many. Services were held August 3, 2007 at St. Thecla Church.

Arrangements handled by Skaja Terrace Funeral Home. Interment at St. Adalbert Mausoleum. He was a U.S. Postal Worker.

### Samuel Vala, 75

Samuel Vala, 75, of Niles, passed away Tuesday, July 31, 2007 at Lutheran General Hospital. He was born May 22, 1932 in Newark, NJ. Beloved son of the late Alberto Vala and the late Maria (nee Stuppiello) Vala. Beloved husband of Rose (nee Messina) Vala of Niles. Loving father of Vincent Vala and the late Samuel Dean Vala. Dear Stepfather of Rita (Stewart) Heuel-Cohen, Diane Heuel and Michael A. Heuel. Grandfather of Brenden and Brant Cohen. Brother of Martha Hines, Mary Calaghan, Ruthie Vala and Flavin Vala. Uncle to many nieces and nephews. Services were held August 7, 2007 at St. John Brebeuf Church. Arrangements handled by Skaja Terrace Funeral Home. Interment at All Saints Cemetery. He was an army veteran and served in Korea. Memorials to Pro-life Action League, 6160 N. Cicero, Ste. 600, Chicago, IL 60645.

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	69¢ lb	79¢ lb	69¢ lb
79¢	79¢ lb	\$1.29 lb	\$2.99 lb
\$1.99 lb	\$1.69 lb	\$1.59 lb	\$1.49 lb
\$1.99 pk	\$5.99 lb		

\$5.99	2 for \$1	6.99	2 for \$5	\$10.99	2 for \$8	\$1.19
\$8.99	Limit 1 59¢	\$1.79	99¢	99¢	89¢	99¢
\$13.99	\$5.49	3 for \$1	\$3.49	\$14.99	\$1.49	
\$1.99	\$3.49	\$4.99	\$29.99			

# Niles Senior Center offers programs and events

## National Senior Center Week

September 9 thru 15  
Niles Senior Center is set to celebrate with fun activities and daily raffles! Begin the week with our annual Pancake Breakfast (cooked by the staff) and end it with a visit to our annual Flea Market on Saturday, September 15th. Be sure to check the August Naturally Active for a complete list of activities.

## Grief Workshop Series to Begin in September

Beginning Wednesday, September 12, the Niles Senior Center will hold a three-session grief workshop for Niles residents touched by the loss of a loved one. The workshops will meet on Wednesdays from 1:30 - 3:00 p.m. and will focus on the following areas:

Workshop #1, September 12 - "What has happened to me?" Trying to make sense of the many feelings you experience after the loss of a spouse or loved one is a difficult process.

Workshop #2, September 19 - "Dealing with expectations of ourselves and others." Dealing

with other people's feelings and concerns can raise anxiety, especially if we feel that people want us to "move on" or "be happy again."

Workshop #3, September 26 - "Adjusting to a different lifestyle." At this workshop we will explore the stress of living alone and ways to adjust to new social roles and responsibilities.

Please call Bev Wessels, MSW, LSW, ACSW, or Melanie Amin, LCSW, at (847) 588-8420 for more information. This program is offered at no cost, but enrollment for this workshop is necessary.

## August Naturally Active Contains Fall Course List

A list of the courses that begin the first week of September can be found in the September issue of our magazine. Please register as soon as possible for classes of your choice. Classes have minimum and maximum enrollment numbers.

## Fall BBQ

Friday, September 7, \$12.  
Niles Senior Center Men's Club invites you to join us for their annual FALL BBQ featur-

ing hamburgers and brats fresh off the grill, German potato salad, baked beans, and ice cream for dessert. Then sit back and be dazzled by the Johnny Gray Show, an absolute must see, one-of-a-kind Branson, Vegas Style musical variety show. Raffle. Reserved seating.

## Medication and Sharps Disposal Program

Friday, Aug. 24th 9AM-1PM  
This program will ensure an environmentally safe disposal and guard against potential theft of old medications and sharps. This program is for residentially-generated unused prescriptions, expired over-the-counter drugs and needles known as "sharps." NO commercial or industrial waste will be accepted and ID's will be checked. In addition to disposing of medications and sharps, SWANCC will also provide a one-quart sharps container to residents who administer home-injections.

## Get Niles Senior Center News by E-mail

Do you have an e-mail address? We are starting an e-mail list in order to send "breaking news"

about events at the Niles Senior Center. This list would be used to let members know of upcoming classes, events, and trips that are filling up fast. If you would like to be on the e-mail list, contact Kathlyn at 847-588-8420.

## 5th Annual Flea Market

Saturday, September 15-9:00AM-1:00PM  
Drop on by and see what treasures you can find at our annual Flea Market. It's always a lot of fun! A raffle to benefit the Niles Food Pantry will be held. Winners need not be present. A hot dog lunch will also be available.

## Niles Senior Center's First Annual Variety Show

September 20  
Be in the Niles Senior Center's First Annual Variety Show! Join in this live performance spectacle where participants can act, sing, dance, or showcase any other art form! If interested, please pick up a registration form at the front desk. We are also looking for crew, a master (or mistress) of ceremony, stage manager, lighting and sound personnel, and a refreshment organizer.

## Summer Dinner & A Movie

5-8:00PM  
Join us every Wednesday evenings for dinner and a movie. A lite dinner will be served at 5PM prior to the movie. You must register in advance if you are planning to join us for dinner.

Wednesday, August 15, **Music & Lyrics** (PG13), Hugh Grant, \$2 Hot Dog

Wednesday, Aug 22, **The Last King of Scotland** (Extreme Violence/R) \$3 Pizza

Wednesday, Aug 29 **Happy Feet** (PG) animated \$2 Hot Dog

## Explore the World: Greece

Friday, August 24, 12:00-2:00PM \$7.00

Before leaving on our "armchair" adventure, enjoy a delicious lunch featuring Grecian Chicken, a Baked Potato and Baklava for dessert. Then we're off.

**Athens & The Peloponnese:** Marvel at the advanced engineering used at the palace of Mycenae. Explore the evolution of Greek art at the National Museum in Athens. Hike up the majestic and classical Acropolis and immerse yourself in history.

# HEALTH & FITNESS

## Ask the Doctor, Natural Health

By Keith Berndtson, M.D.  
HEALTH MATTERS

### Understanding Your Thyroid Function

**Q** I'm a 43 year-old management consultant and mother with a busy schedule. Ever since I delivered my third child at age 35 I've suffered from excessive fatigue, difficulty concentrating, muscle aches, unexplained weight gain, and frequent infections. I've had my thyroid function checked many times, and it's always normal, yet hypothyroidism describes my symptoms very well. Could I still be suffering from a thyroid problem?

**A** - Mary K., Northbrook, IL  
The short answer is yes. There's an old rule of thumb in medicine which states that it is better to treat the patient than the numbers. You describe several symptoms that, taken together, raise suspicion that your thyroid system regulation is abnormal despite technically normal numbers.

Thyroid hormone is one of those few informational substances circulating in your body that can tell your cells which genes to turn on or off. Perhaps the most important effect of thyroid hormone is its ability to set the level of the furnace flame that burns in trillions of tiny cell power plants called mitochondria.

If you read this column you already understand that you need real nutrition to generate the power that your cells need to do their work and fulfill their functions. But if your thyroid message is not getting through, your cell power plants create less energy even when they're well-stocked.

In classic hypothyroidism, there is a telltale increase in a hormone called TSH - which means your pituitary gland is "shouting" at your thyroid gland because it isn't releasing enough thyroid hormone into your blood stream.

Doctors sometimes conclude that you do not have a thyroid regulation problem if your TSH level is normal. This is incorrect. It only

means that you do not have classic hypothyroidism.

### Subtle Forms of Hypothyroidism

Things like severe stress, closed head trauma, and giving birth can stress a pituitary gland. The residual effect of this stress might be a pituitary that can no longer properly regulate the thyroid system.

There is a blood test pattern that, even though thyroid and TSH levels are technically normal, still suggests that the pituitary gland is not performing well. When this pattern is present, a low risk approach is to use of low doses of a thyroid hormone supplement that contains two forms of thyroid hormone. You would need to maintain a symptom log and commit to healthy lifestyle changes. Over time, your symptoms and signs might improve, but close monitoring is warranted to make sure your system does not receive more thyroid support than it needs.

There is another form of subtle hypothyroidism known as peripheral thyroid resistance syndrome. While there is a genetic form of this condition, it can also be acquired, perhaps as the result of certain toxic, infectious, or autoimmune exposures. If this is suspected, a similar trial on thyroid is warranted because it is more important to treat the patient than the numbers. You are not just a lab value.

If you're showing signs and symptoms of hypothyroidism, talk to your doctor. You may warrant treatment even if your thy-

roid numbers look normal, especially since it is nearly impossible to feel well if you don't have enough thyroid messaging getting through to your cells.

Keith Berndtson, MD, combines general, physical, and integrative medicine in his role as Medical Director of Park Ridge Multi-Med. Send your health story or question to keith@parkridgemd.com. Visit www.selfcarewisdom.com for more on wise self-care.

Next week: Natural Health addresses the issue of hormone replacement.

## First Annual Hike for Lung Health

The First Annual Hike for Lung Health will kick off at 10: a.m. on Sunday, September 23rd, to raise awareness and funding to promote lung health. The Hike will be held along Chicago's lakefront Montrose Harbor and in Palatine at the Deer Grove Forest Preserve. One and three mile walk paths will be marked. Proceeds from the Hike for Lung Health will support the mission of Respiratory Health Association of Metropolitan Chicago and our Hike for Lung Health charity partners in our lung disease



research, advocacy and education programs. This year's goal is to raise \$200,000. To support the event or to sign up now, please visit our webpage www.lungchicago.org. Registration is only \$10!

### MORTON GROVE PARK DISTRICT AUGUST CALENDAR

August 6 - Fall Program Registration Begins.

August 8 - Ice Cream Social at Austin Park.

Representatives from the Morton Grove Park District will be handing out free ice cream from 6pm - 7pm.

This event is sponsored by mb financial bank.

August 10 - The Morton Grove Park District is showing the movie Barnyard on at Harrier Park. The movie will begin promptly at dark at the Harrier Park Pavilion. The summer movie series is

sponsored by mb financial bank. Dairy Queen of Niles will be selling ice cream during the movie.

August 10 - Teens entering grades 6-9 are invited to Harrier Pool for its annual Back to School Bash Swim Party. This event will be held from 6:30pm - 8:30pm. There will be swimming, games contests and more. A DJ will be spinning tunes on the pool deck. Pizza and drinks will be served. Admission is \$5

August 24 - Teen Trip to the Kane County Cougars

Game. This trip will take place on Friday, August 24th from 4:30pm - 10:30pm. Cost is \$12 for Morton Grove Residents and \$17 for non-residents. Deadline to register is August 17th.

August 25 - Annual Fall Garage Sale. 9:30am - 2:30pm at Prairie View Community Center, 6834 Dempster Street.

Morton Grove Park District, 6834 Dempster, Morton Grove, IL 60053, 847-965-1200 www.mortongroveparks.com.

## Morton Grove Senior Citizens News

### AARP Mature Driving Program

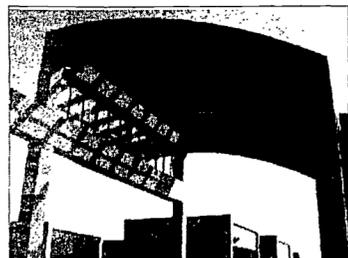
The AARP Driver Safety Program is a two-day, four-hour refresher course for drivers age 50+, however any licensed driver may attend. The class covers much of the information needed to pass the State of Illinois license exam and reviews vision, hearing, and physical changes that drivers experience with age. Completion of the course may entitle drivers to a discount on

their auto insurance (drivers should check with their insurance carriers). In Morton Grove classes are offered from 9 a.m. to 1 p.m. on Saturdays, Aug. 11 and 18 in the Morton Grove Senior Center. Then in September the course dates will be from 12noon to 4 p.m. on Tuesday, Sept. 18 and Thursday, Sept. 20 at the Prairie View Community Center. The cost is \$10 and only a personal check is accepted. Register in person at the Morton Grove Senior Center.

### Tea Talk: Cooking with Tea

Tea expert, Anne Marie Hampton will discuss the benefits of cooking with tea at 1:30 p.m. on Monday, Aug. 13 in the Morton Grove Senior Center. This is sure to be a very informative and enjoyable presentation with sampling opportunities. Register for this free program by calling the Morton Grove Senior Hot Line at 847/470-5223. There must be 10 people registered.

CATHOLIC CEMETERIES continues to grow in faith with "Our Lady of the Rose" new garden mausoleum at MARYHILL Cemetery



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# Fall fashion shopping list

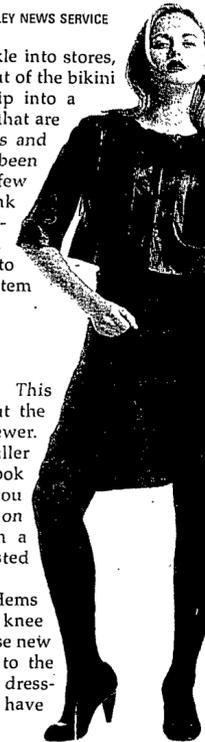
By Sharon Mosley | COPLEY NEWS SERVICE

As fall fashions trickle into stores, it's tempting to step out of the bikini for a moment and slip into a new season of clothes that are nothing like the shorts and swimsuits we've been wearing for the past few months. Instead, think ahead and think polished and put together. Here's a quick list to get you started - one item at a time:

## IN FASHION

**The slim pant** - This remains a big look but the wide-legged pant is newer. Even jeans get the fuller treatment. Pick the look that is best for you. If you really want a fresh take on pants this fall, try on a pair of high-waisted trousers.

**The pencil skirt** - Hems hover around the knee (minis are out). But these new narrow skirts are key to the bottom half of sweater dressing and suit jackets that have lots of fit and flair.



**The cropped jacket** - A key layering piece, the shorter jacket is a little fuller (many peplums out there) and a great way to top off longer blouses and knit tops. Fuller sleeves are fashion-forward.

**The bracelet-sleeve blouse** - There's a lot you can do with this one. With sleeves a little longer than normal, the below-the-elbow length works for a lot of women. It's a little dressier and it's a great way to add some bracelets or longer gloves.

**Novelty knits** - The chunky knit is a casual alternative to a structured jacket. In a long sweater vest or a ribbed turtleneck, the easygoing knits are one of your best bets this fall. The tunic sweater is another way to "cover up" and go longer on knits that layer over slimmer pants or skirts.

**Curvy dresses** - Think hour-  
**See Fashion, page 21**

# Versatile Teriyaki

## Teriyaki Salmon with Lemon-Herb Sauce

Makes 4 servings  
 1/2 cup Kikkoman Less Sodium Teriyaki Marinade & Sauce  
 4 salmon or firm white fish filets (such as halibut, grouper or sea bass), about 4 to 6 ounces each  
 Lemon-Herb Sauce  
 1/2 cup mayonnaise  
 1 1/2 tablespoons finely chopped fresh Italian parsley  
 1 tablespoon Kikkoman Less Sodium Teriyaki Marinade & Sauce  
 1/2 teaspoon grated fresh lemon peel

Pour less sodium teriyaki sauce over fish in large plastic food storage bag. Press air out of bag; close top securely. Turn bag over several times to coat fish. Refrigerate 1 hour, turning bag over once. Meanwhile, for lemon-herb sauce, combine all ingredients and blend well. Cover and refrigerate. Place fish on lightly oiled grill or rack of broiler pan. Grill or broil 3 to 4 minutes on each side, or until fish flakes easily with fork, turning over once and brushing with fresh teriyaki sauce. Serve fish with lemon-herb sauce.

## Tiki Teriyaki Chicken Wings

Makes 4 appetizer servings  
 10 chicken wings  
 1/2 cup Kikkoman Teriyaki Marinade & Sauce  
 1/2 cup mango nectar  
 2 cloves garlic, pressed  
 1/2 teaspoon Chinese five-spice powder\*  
 Disjoint chicken at drummette and mid-section. Combine remaining ingredients; pour over chicken in large plastic food storage bag. Press air out of bag; close top securely. Turn bag over several times to coat all pieces. Refrigerate 2

to 4 hours, turning bag over occasionally. Grill chicken over medium-hot coals 20 to 25 minutes, or until chicken is no longer pink near bone, turning over frequently. (Or, broil chicken 5 inches from heat source 20 to 25 minutes, or until chicken is no longer pink near bone, turning over frequently.)  
 \*If not available, make five-spice by combining 1/2 teaspoon fennel seed, crushed; 1/2 teaspoon anise seed, crushed; and 1/2 teaspoon each ground cinnamon, cloves and ginger.

# Damon comes home in The Bourne Ultimatum

COPLEY NEWS SERVICE

**The Bourne Ultimatum** - Promo ads have been excitedly telling us that Jason Bourne "comes home" in "The Bourne Ultimatum." Which must bring him back to

## FILMS IN FOCUS

the bank, making another massive deposit for Universal Pictures. And back in New York, where his secretly filed identity will finally be divulged. After many killings, a few more should do the job - he is haunted by their faces, but doesn't know their names. Bourne (Matt Damon) has been on the run for years, much like David Janssen's Richard Kimble in the old show "The Fugitive." But Kimble was highly human and vulnerable, while Bourne is more a Teflon torpedo: Damon plays him as if he had one tiny strand of DNA for emotion; the rest is all muscle and reflex. At the start he's wounded, being chased in Moscow then lams off to Paris, then Madrid, then Tangier, then "home." Though a solo fugitive pursued by ruthless black-op agents led by the world's most diabolical men, he can always



find money, or a passport, or an access card. And a little quality time with nice Nicky (Julia Stiles) - she's about it for soul luggage. The story stays in overdrive. Every few minutes brings a frantic chase, explosion, fights, deaths, juiced by high-tech (computers, phones, spy cams) as Matt Bourne's zigzag path confounds and frustrates the CIA master creep (David Strathairn). "Ulti-

atum" tries to stir sympathy for its indestructible hero. But Jason Bourne has all the charm of a howitzer. He needs some time with the Harry Potter bunch. A Universal Pictures release. Director: Paul Greengrass. Writers: Tony Gilroy, Scott Z. Burns, George Nolfi. Cast: Matt Damon, Joan Allen, David Strathairn, Julia Stiles, Albert Finney. Running time: 1 hour, 51

minutes. Rated PG-13. 2 stars.  
**No Reservations** - Beware of elite restaurant stories that taste like processed cheese. Is that a special frisson de Velveeta we detect in the glowing, plushly served "No Reservations"? Catherine Zeta-Jones is a classy truffle as Kate, workaholic star chef at a Greenwich Village trendy spot, 22 Bleecker. Aaron Eckhart's Nick, a charmboy chef

who challenges Kate's kitchen queendom, is a hearty steak. And as Kate's adoptive niece, Zoe, Abigail Breslin is still the fuzzy peach we adored in "Little Miss Sunshine." Now, she's Little Miss Mascot and wide-eyed cupid, much like fabled Eloise of the Plaza Hotel. Zoe sniffs moodily about her dead mom, but cozies into Kate's busy, busy kitchen. And she prods the budding, frisky romance of Kate and Nick that, as main course, is strictly lean cuisine. Carol Fuchs helped redo the menu, from Sandra Nettelbeck's 2002 "art" hit "Mostly Martha." Zeta-Jones subs just fine. But Eckhart, for all his manly stubble and dental dude smile, is just a big American stud who "loves all things Italian." From "Mostly Martha" to "Mainly Comfort Food" - by way of the Hollywood microwave. Even maternal death is just another flavor at the snack bar. A Warner Bros. release. Director: Scott Hicks. Writers: Carol Fuchs, Sandra Nettelbeck. Cast: Catherine Zeta-Jones, Aaron Eckhart, Abigail Breslin, Bob Balaban. Running time: 1 hour, 48 minutes. Rated PG. 2 stars.

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## Fashion

continued from page 20

glass and then you've got the perfect little dress in a whole array of colors for fall. Dark jewel-tone satins are stunning. If you don't like the sleeveless dresses, opt for a knee-length jacket for extra coverage.

The color-statement coat - Another item that can really give your fall and winter wardrobe an instant kick. In a bright, bold color, these coats are all you need on many days to brighten up those neutral basics.

The embellished evening dress - If you have any special events ahead in the fall, it's never too early to start looking for that one dress that will steal the spotlight. Metallics are still popular this fall, and big jewels adorn collars and cuffs.

Sharon Mosley is a former fashion editor of the Arkansas Gazette in Little Rock and executive director of the Fashion Editors and Reporters Association.  
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**ShowTimes for August 10-August 16, 2007**

RUSH HOUR 3 (PG-13) 1:30, 2:20, 3:50, 4:40, 6:05, 7:10, 8:30, 9:40, 10:45;  
 Fri-Sun Matinees 11:00am, 12:00  
**STARDUST** (PG-13) 12:50, 3:40, 6:40, 9:30; Fri-Sun Matinee 10:00am  
**SKINWALKERS** (PG-13) 5:15, 7:50, 10:30  
**RATATOUILLE (G)** 2:30; Fri-Sun Matinee 11:30am  
**DADDY DAY CAMP** (PG) 2:00, 4:30, 7:20, 9:55; Fri-Sun Matinee 11:10am  
**THE BOURNE ULTIMATUM** (PG-13) 12:40, 1:45, 3:45, 4:50, 6:30, 7:30, 9:10, 10:15; Fri-Sun Matinee 10:45am  
**HOT ROD** (PG-13) 10:00pm  
**UNDERDOG** (PG) 2:10, 4:20, 6:50, 9:00; Fri-Sun Matinee 11:20am  
**THE SIMPSONS MOVIE** (PG-13) 2:45, 5:00, 7:40, 9:50;  
 Fri-Sun Matinee 11:50am  
**NO RESERVATIONS** (PG) 6:45, 9:20  
**HAIRSPRAY** (PG) 1:00, 4:00, 7:00, 9:45; Fri-Sun Matinee 10:15am  
**I NOW PRONOUNCE YOU CHUCK & LARRY** (PG-13) 1:15, 4:10, 7:15;  
 Fri-Sun Matinee 10:30am  
**HARRY POTTER & THE ORDER OF THE PHOENIX** (PG-13) 3:00;  
 Fri-Sun Matinee 11:40am

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Friday thru Thursday  
**Bourne Ultimatum** (PG-13) 2:00, 4:30, 7:00, 9:15  
**Hairspray** (PG) 1:15, 4:00, 6:30, 8:45  
**Underdog** (PG) 1:00, 3:30, 6:00, 8:00  
**The Simpsons Movie** (PG-13) 1:00, 3:45, 6:30, 8:30

\$4 movies before 5  
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By J.R. Rose - Copley News Service

## DRAW IT!

**DRAW ICE CREAM IN MY CONE...**

YUMMY!!



**GIVE ME 5 RHYMES FOR ICE...**

CAN I PLEASE HAVE A SLICE OF APPLE PIE AND A SCOOP OF ICE CREAM?

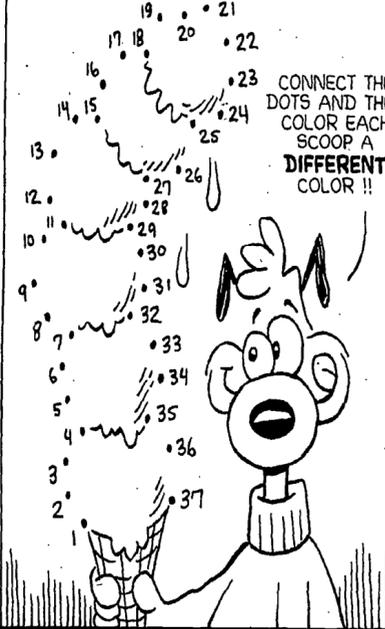


**HOLD THIS PANEL UP TO A MIRROR AND SEE PUP'S FAVORITE TYPE OF ICE CREAM...**

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## HAPPY BIRTHDAY TO

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**AUGUST 4 GRACE URQUHART AGE 6**

**AUGUST 8 KEVIN HARCZAK AGE 10**

**RYAN HARCZAK AGE 10**

**AUGUST 9**

If you want your little one to have a birthday greeting in The Bugle, Email us the week before their birthday and we'll give them a shout. Email [bugle@buglenews.com](mailto:bugle@buglenews.com) with their name, age & birth date.

## ANIMAL ON THE SEEN

### Proud Pouch Parents

There's nothing cute about a hairy nose, but when it comes to southern hairy-nosed wombats, especially wombat babies, that belief can go right out the window! But where can you view these adorable Australian marsupials? You're in luck! Only four zoos in North America exhibit southern hairy-nosed wombats, and Brookfield Zoo happens to be one of them!

In October 2006, Brookfield Zoo was excited to have its first wombat birth since 1993 and the first birth in North America since 2000. The itty-bitty baby, a female named Goldie, weighed only 1/1000th of a pound at birth and was smaller than a jelly-bean! Immediately after birth, Goldie faced a life-or-death struggle—a 5-inch journey from the birth canal to the mother's pouch, where it would stay for the next 8 months. It might not seem like much of a hike to you, but for Goldie's size, the journey took nearly 30 minutes to complete! Well, she made it successfully, and is now an energetic and curious 9-month old weighing almost 9 pounds and starting to explore her exhibit.

Goldie's parents are also pretty notable in the wombat world. The last wombat born in North America in 2000 was Goldie's mom Kambora. Her father, Carver, was born at Brookfield Zoo in 1975 and at 32 years, is the oldest of his species in recorded history!

And finally, if you think Goldie and her family is interesting, wait until you hear about wombat poop—it's cube-shaped, like a charcoal briquette! Used to mark territory, the shape makes it less likely to roll away from the wombats' chosen locations—the tops of fallen trees, rocks, and even upright sticks.

Come check out Goldie and her family at the zoo's Australia House, along with kangaroos and fruit bats.

Contents are courtesy of the Chicago Zoological Society, which operates Brookfield Zoo. Interested in getting fun info delivered directly to your inbox? Check [www.BrookfieldZoo.org/Ani-Mails](http://www.BrookfieldZoo.org/Ani-Mails) for info on FREE emails.

## Grammar Matters

by Patty Gibbons Saunier

Here's **Hear's V to Homophones!**

**TUESDAY 2**

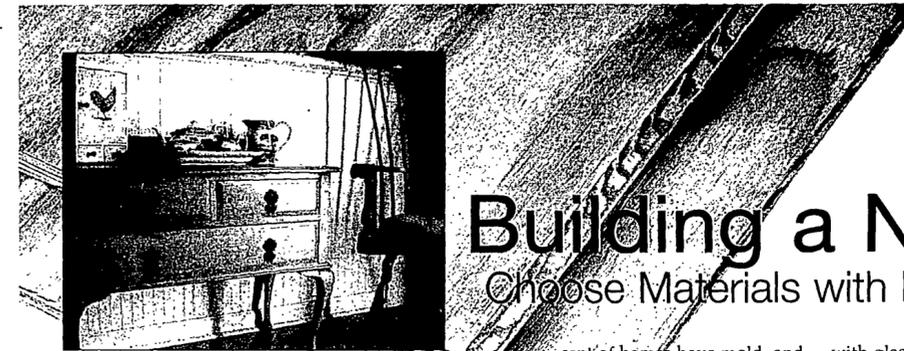
Homophones are words that are pronounced the same, spelled differently and have different meanings. Sometimes they are used incorrectly. Can you choose the correct homophone in the sentences below?

1. Check your (calendar/calender) to see if you can join us for the luau.
2. This is the (cite/site) where we will build our new home.
3. Rose needs someone to (alter/altar) her wedding dress.
4. My! What a beautiful emerald (brooch/broach).

Answers: 1. calendar (a calendar is a paper press.)  
2. site. (the means to refer to something.)  
3. alter. (An altar is a table used for worship.)  
4. brooch. (to brooch means to bring up a subject.)

Copley News Service

# REAL ESTATE



## Building a New Home? Choose Materials with Enhanced Protection

### FAMILY FEATURES

When you're building a new home, you select a floor plan and then customize it. Why not customize your building materials, too? Especially if those materials can help prevent mold, help resist storm damage, prevent floor squeaks and dents, and reduce energy consumption. These top quality products can help build a beautiful home - inside and out - with greater durability and energy efficiency.

The Strength to Endure. A home needs to be able to stand

the test of time. By using Plytanium Plywood® instead of oriented strand board (OSB), your home will be more impact-resistant and durable - especially during inclement weather.

Help Prevent Floor Squeaks. Plywood is also versatile enough to use as a sub-floor for residential construction. It has excellent nail holding properties, which helps to minimize floor squeaks. It is the perfect sub-floor for a variety of floor coverings including hardwood, carpet and tile.

Prevent Mold. Did you know that more than 70 per-

cent of homes have mold, and most of the time, it's in the wall cavity? Paper, a food source for mold, is found on traditional paper-faced drywall. DensArmor, paperless drywall by Georgia-Pacific incorporates glass mats on the surfaces of the drywall panel instead of paper facings found on traditional drywall.

Building or remodeling with DensArmor, can help protect a home's interior wall surfaces from the potential for mold development.

Protect "Wet Areas." Areas throughout the home such as bathrooms and kitchens are most prone to mold growth. Simply installing a tile backer

with glass-mat facings and an acrylic coating can block moisture from entering the wall cavity. This innovative design protects tile installations and the wall cavity from the effects of moisture in damp areas.

Hit the Roof. Designing a home with durable roof sheathing provides outstanding performance while offering the important benefit of reducing cooling energy consumption. A roof sheathing with the Environmental Protection Agency's Energy Star, qualification can keep your home comfortable while potentially saving on cooling energy consumption.

Create Stunning Ceilings

and Walls. Wood panels can add a decorative touch to ceilings, walls and other areas of a home. Plytanium Ply-Bead® panels are made of real Southern pine plywood and are easier and faster to install than traditional tongue-and-groove planking. The panels provide outstanding durability, while resisting dents, gouges and scratches. The pre-sanding also makes the panels ready to paint and repaint.

For additional information on how to build a long-lasting, energy-efficient and beautiful home, visit [www.gp.com/build](http://www.gp.com/build) or call 1-800-BUILD-GP.

## Blinds are a classic, stylish presence on any window

By Rose Bennett Gilbert  
Copley News Service

Q: We have French doors leading to the patio just off our master bedroom. I don't know what to put on them. Sheer curtains would be pretty but you can see through them. Anything else I can think of blocks the light. Suggestions, please!

A: Consider blinds - vertical or horizontal, metal or real or faux wood - it's your choice, as long as the blinds open and close to let in the light when you want it and block outsiders' view when you need to.

In the bedroom we show here, traditional 1-inch wooden Venetian blinds guard the glass doors. They open to the light or close to sight-lines at a twist of a wand (or touch of a finger - these, from Levolor, [www.Levolor.com](http://www.Levolor.com), can be motorized to operate by remote control).

You also have a choice of slat widths, decorative tapes, and wood finishes and colors, so you can easily work them into your bedroom ensemble. Here, the designer has picked colors to complement the area rugs and mounted the blinds directly on the doors. Then for more softness, as befits a bedroom, she

tops the whole affair with graceful tie-back curtains that can be closed for extra insulation and/or privacy.

### The Importance of Home Decorating

How important is it? Ask designer Terry Grahl and she'll tell you that interior decorating is not just about what's pretty and posh and pampering for those who can indulge themselves.

Terry recently donated six months of her time and talent, making over the communal

bedroom in a homeless shelter where 30 battered women and their children can live for a year while they are being counseled, educated, and trained for a new career.

As she tells it now, Terry "knew when I walked into Grace Center of Hope, I was not just here to decorate, I was here to heal broken spirits."

The bedroom cried out, "Save me!" Terry says. The dreary color and the worn, stained bed clothes "reminded me of how (the women's) See Decor Score, page 25

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# Selling Your Home in a Cooling Real Estate Market

In this current conservative real estate market, not every property on the market will sell this year. Last week we discussed pricing your home realistically for the current market, but what can you do if your home is fairly

## Part 2

priced but is still not selling? What other things can you do to improve the chances of a successful sale before the end of the year?

First, take the time to stage your home. We all live in our homes in the manner that is comfortable to us. A little clutter or a few minor repairs needed don't bother us in our daily lives, but can turn buyers off. Start by throwing out or donating anything you don't plan on taking with you to your next home. Many homeowners are too used to the condition of their real estate, to realize how it appears to others. Have some friends or your realtor review your home

to give a fresh viewpoint and some ideas to make it show better. In general, focus on cleaning, uncluttering, painting, and inexpensive repairs to improve a buyers first impression of your real estate.

Second, make it as easy as possible for agents to show your home. Buyers can't decide they like your home if they can't get into it when they are looking. Buyers shop for a home according to their schedule, not yours. Being flexible is the key to getting the buyers into your home. Most realtors have electronic lock boxes available that provide excellent security, yet make your home easily accessible to buyers agents. If you are not using one, why not?

Third, make your home special with a home warranty. For about \$400, you can provide a home warranty policy that will protect the buyers from most unexpected repairs for the first year they own the home. Think,



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do you normally buy anything that doesn't have some kind of warranty? In the mind of the buyer, a warranty has value, adding peace of mind and an average of 2% to the amount they offer. Best of all, just like the commission, you don't pay for the warranty until the successful sale of your home. Only about 10% of the homes for sale offer a warranty, so it is a special feature.

Fourth, consider having a pre sale professional inspection. Most buyers make their offer subject to having a professional

inspection done. If they find any problems they will want you to repair them, renegotiate the price, or cancel the contract. Having a pre sale inspection allows you to find and repair any problems that come up, most of which the homeowner never knew about. When was the last time you were in your attic, on the roof, or in the crawl space?

Finally, is your agent doing a good job? Are they advertising consistently? Is your home on the internet? Are they having a Sunday "Open House" at least once a month? Have they made any suggestions based on buyer feedback on improvements you could make?

If so, listen to them. If not, it may be time to change agents. Selling real estate is a skill, and not all agents and offices operate on the same skill level.

Are you trying to sell by owner? Good Luck! The market is difficult. Just like when you have any other difficult problem,

it is time to call in a professional and make sure you get a good one.

The end result? Many houses, condos and other real estate will still be sold before the end of 2007, but many more will not be sold. You can do a lot to increase the odds of your home being in the sold category.

At Callero & Catino Realty, we have developed a "Home Value Improvement Checklist" that reviews your home and the things you can do to increase its value and sale ability.

Following this checklist will improve both your chances of selling and potential selling price. Call us at 847-967-6800 for a free review of your real estate, or to answer any other real estate related questions.

Bill Alston CRB, CRS, ABR, GRI, President and Managing Broker, Callero & Catino Realty, 7609 Milwaukee Avenue, Niles, IL 60714

# Fungal disease most likely killed plants

By Jeff Rugg  
COPLEY NEWS SERVICE

Q: I had a 12-year-old Japanese maple tree in my front yard. It began to "wilt" and finally died. Once it was removed, a smaller tree was planted in the same area, and there is no but it died after two months. I hired a landscaper who made many changes in the yard and replanted that problem area with shrubs. I asked why these would succeed when others had not. He replied that he had used shrubs which were "very hardy and could live almost anywhere."

Within a matter of weeks they died. What might be the prob-

lem? How do I fix it? Right now the yard looks sad and neglected.

A: It is possible that the Japanese maple died from a serious fungal disease known as Verticillium wilt. It often affects plants quickly and there is no chemical control for it. It can get into the tree roots from the soil or from low wounds on the plant. Once in the tree, it spreads throughout and clogs the water-conducting pores. Sometimes the branches die one at a time and sometimes the whole tree dies all at once.

Even though all soil can have Verticillium spores, the fungus persists better on infected plant

debris. So when the original plant was removed, the fungus was still available to infect the next plant because it remained on leftover dead roots from the maple. New plants often have some roots that are damaged as the plant is installed, which give the fungus the opportunity to infect the new plant.

Replacing a large area of soil would help reduce the possibility of the fungus from being available to infect new plants. Another thing to do would be to use Verticillium resistant plants. There are many possibilities. Plants that have needles and cones are resistant as are such diverse plants as ferns, cacti, bamboo, iris, palms and grass.

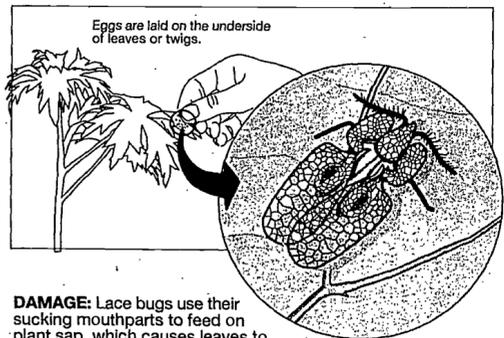
Many other trees and shrubs are also resistant such as birch, boxwood, crab apple and dogwood. Since a variety of plants have died in the same spot, it is possible that there is an environmen-

tal problem. It is unlikely that a random chemical spill occurred to poison the soil; however, if the house was recently remodeled or painted, it is possible some-

## GARDEN TIP

### Lace bug

Lace bugs are common pests of several kinds of shrubs and trees. Adult lace bugs have wings that resemble fine lace.



**DAMAGE:** Lace bugs use their sucking mouthparts to feed on plant sap, which causes leaves to develop tiny yellow spots on the upper leaf surfaces. Damage is usually not critical under normal circumstances, but under severe conditions leaves may take on a gray blotched appearance or can turn completely brown.

**CONTROL:** Plants that attract lace bugs should be monitored in order to determine if an infestation is increasing. If only a few lace bugs and little or no damage is observed, wash lace bugs off infested plants with a strong stream of water from a garden hose. With heavy infestations, chemical control is often necessary to provide effective control.

Source: www.nal.usda.gov/outreach/cicadas.pdf

Copley News Service/Bob Kast

# Summer! The Perfect Opportunity to Organize!

By Terri Urquhart  
SPECIAL TO THE BUGLE

Summer is in full swing! Time spend some quality time with your family having fun and organizing! Yes, I said organizing! Summer is the perfect time to spend a day or two teaching your kids skills that will last a lifetime. Good organizational skills are so important for success yet most schools only brush on the topic. It is up to parents to instill good habits early on. The best place to start is with their room. Consider it a launching pad. Most kid's rooms are a mess of toys and books and clothes, etc. Many of the parents and children I work with have no idea how it got this way or where to start. The answer usually comes down to too much stuff and too little organizing. Now before you go out and buy the latest organizing gadgets here are my top tips for organizing with children to set you in the

right direction.

Top Tips for Organizing with a Child

Involve your kids in the decision-making process but, let them know that you have the final say.

Make a clear rule from the start that distractions are not allowed. No phone calls, no pouring over old photos and art work, and no leaving the area unless it is a designated break or to go to the bathroom. You may find your child reminding you of this rule.

Teach your children that the most important things in life are not things! Have them make decisions about what items are most important to them and keeping new purchases to a minimum.

Help them make decisions about what should stay on the criteria that they need it, use it, and/or love it. Be careful with that last one. Remember, you have the veto power. This is your chance to give them some gentle guidance and

some limits that will last a lifetime.

Set limits on items to keep things in check. For example, "You may keep 10 stuffed toys. When you get a new one, one must go." Or "This unit can hold 100 CD's that is the maximum number of CD's you can own." It may seem strict but it is a simple concept that children can easily understand and will help them live within their means well into the future.

Group like objects together to help you find the proper storage for it. You will need to know how many cars are going into a container in order to find the right size. Divide the room into zones. Some examples are active play, quiet activities, dressing, etc.

A place for everything and everything in its place. This is where the organizational gadgets come in. Once you know what is staying, create a very specific home for it. Label

it. Make it easily accessible so they can put it away easily. I find more often than not clutter gets out of control because there is no set place to keep things.

As with any organizing project, plan your work and work your plan. Keep it fun by limiting the time spent in one session to 2-4 hours, playing

can't do it on your own, please contact me via my website or phone number listed below. Professional Organizers are trained in clutter control and can coach you and your child to a more stress free environment. Sometimes having a third unbiased party involved helps everyone think clearer. Happy Organizing!

**"Teach your children that the most important things in life are not things! Have them make decisions about what items are most important to them and keeping new purchases to a minimum."**

music, keeping conversation light, and taking a scheduled 5 minute break or two. Setting time limits will also help keep the momentum going because even if you're not finished today there is still an end in sight.]

I trust these tips will set you on the path to organization but if you find that you just

Terri Urquhart, is a Professional Organizer and co-founder of Forever Functional, Inc. To learn more about getting organized, hiring a Professional Organizer or to subscribe to our FREE quarterly newsletter, please contact us at [www.ForeverFunctional.com](http://www.ForeverFunctional.com) or call (312) 730-4300.

## Greener View

continued from page 24

one poured something into the flower bed to get rid of some liquid during the cleanup time.

Another soil problem that could develop after a long time is a leak in a pipe. Is there a gas line, waterline or sewer pipe in the area where the plants died? Natural gas slowly leaking into the soil can fill the air spaces in the soil thus suffocating the roots. If the leak were big, then the landscaper would probably have noticed it when the soil was being dug up.

The water and sewer lines

would fill the soil with water and also suffocate the plant roots, but again, this should have been noticed when the plants were replaced.

Did the yard have changes to the drainage in the year or so before the original maple started to decline and die? Did a downspout or sump pump drain line get moved into a position where it could drown the tree and the new plants?

If the environmental causes can be ruled out, then the fungal disease problem becomes more likely and new plants should be looked at for their resistance to it.

## Decor Score

continued from page 23

souls must feel," she recalls.

With some \$200,000 in donated funds and furnishings from the community, Terry changed out the old "prison-like" beds and used nursing home bedspreads and pillows, added night stands and lights so the women could read in bed, and transformed the space into a bedroom which would remind each woman every day that "I am precious. I am worthy. I am not a victim. I have the power to stop the torch of abuse from

being passed on to my children."

The designer's efforts inspired a story in the local newspaper, which, in turn, inspired an artist (Gred Bugala, [www.Gregg-Art.com](http://www.Gregg-Art.com)) to translate Terry's vision of hope and promise into a colorful wall-to-wall mural. Not coincidentally, it also inspired donations of hard-goods necessities, like air conditioners, washers and dryers, and baby cribs.

Says the designer, "The women's reactions were priceless - they told me that (the new decor) made them feel

worthy and proud." (See more at [www.terrienchantedcottage.com](http://www.terrienchantedcottage.com).) It was, she says, the "transformation of not just a room, but the lives of many women."

Bottom line: the beauty of good design is obviously much more than surface deep.

Rose Bennett Gilbert is the co-author of "Hampton Style" and associate editor of Country Decorating Ideas. Please send your questions to her at Copley News Service, P.O. Box 120190, San Diego, CA 92112-0190, or online at [copleysd@copleynews.com](mailto:copleysd@copleynews.com).

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COPLEY NEWS SERVICE By Charles Preston

- ACROSS**
- 1 Niagara Falls phenomenon
  - 5 Puerto Rico, e.g.
  - 9 Keyboard comic
  - 14 Penny
  - 15 Chemistry book chapter
  - 16 Cybernote
  - 17 A stone's throw away
  - 18 Slalom obstacle
  - 19 Pilot's insignia
  - 20 Halloween phrase
  - 23 Kiltner's last words
  - 24 Charles, of "How to Steal a Million"
  - 25 Too bad!
  - 28 Tex-Mex treat
  - 30 Director's request
  - 32 Fit-fiddle link
  - 35 Cool!
  - 38 Baha's home
  - 39 Halloween event
  - 43 Sister of Prince Charles
  - 44 Hans Brinker author
  - 45 Pro vote
  - 46 Knitting device
  - 49 Crenshaw's cry
  - 51 The A in ETA
  - 52 War Drum: Kansas-Missouri football game trophy
  - 55 Ruby's man
  - 59 Halloween decoration
  - 61 Radicchio dish
  - 64 Broche
  - 65 I smell
  - 66 Elude
  - 67 Lamar, of the Clippers
  - 68 Schlep
  - 69 Lay it on the line
  - 70 Kind of conference principle
  - 71 British Open trophy
  - DOWN**
  - 1 ray
  - 2 Lifeless
  - 3 Escalator part
  - 4 Three rhyming lines
  - 5 Aladdin parrot
  - 6 Opposite of port
  - 7 Get-rich-quick scheme, for some
  - 8 Filer
  - 9 Achtung!
  - 10 Leave out
  - 11 Entered the primary
  - 12 Jai Uttal concert
  - 13 Trains to the Loop
  - 21 He played Johnny Mnemonic
  - 22 Musket attachment?
  - 25 Lallygag
  - 26 Play crack the whip
  - 27 Coffee country
  - 29 Mediocre mark
  - 31 Acapulco aunt
  - 32 Town southwest of Cedar Rapids
  - 33 Less loony
  - 34 Moore's TV co-star
  - 36 Chuang Tzu
  - 37 Lodge member
  - 40 Proof letters
  - 41 Bold racehorse
  - 42 Lupone's Broadway role
  - 47 Backhoe
  - 48 PC key
  - 50 San Simeon, e.g.
  - 53 Ohio's Polymer Valley
  - 54 Johnny B.
  - 56 Goat antelope
  - 57 Fit to be tied
  - 58 Declare, as a plea
  - 59 Carved gem
  - 60 Handout
  - 61 Take home economics
  - 62 Frank's second wife
  - 63 Jet effect

### Last Week's Puzzle Answers

WAY OUT

S	N	O	B	P	E	R	S	E	H	E	W	N
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G	L	O	B	S	C	A	R	A	S	E	E	D
Y	E	A	S	T	E	N	N	O	T	S	E	E
R	I	B	R	O	A	S	T	A	R	I	S	E
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N	I	N	E	R	O	D	E	S	E	E	P	
T	E	E	S	A	T	A	N	E	D	D		

COPLEY NEWS SERVICE

Be the first to send in the answers to this week's crossword puzzle and your name will be listed in next week's Bugle.

**THE WINNERS**

**1<sup>st</sup>**  
**Lorraine Truskolaski**

**2<sup>nd</sup>**  
**Ralph Stempinski**

**3<sup>rd</sup>**  
**Leo Madura**

Send your answers to the editor by Fax: 847-588-1911 or E-mail: crossword@buglenewspapers.com

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other words, it's a great way to get your garden to do the work for you. For example, plant tomatoes next to roses or onions next to marigolds to help keep unwanted pests at bay.

• Store your stuff. It doesn't matter how gorgeous your yard looks if you can't see it through your clutter. Store gardening tools, lawn mowers and other backyard necessities in an outdoor storage shed from Lifetime Products. The all-weather shed will help protect your belongings from the hot sun and rain and the shed's stylish wood-grain finish will keep the yard looking top-notch.

• Have a seat. Now that you've taken the time to spruce up your yard, make sure you have a place to sit and enjoy it. Create a seating area with all-weather chairs and tables so you can entertain, play or just relax in your spruced-up space.

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# EDISON PARK FEST 2007

Friday, August 17th 5p.m. to 11p.m.  
 Saturday, August 18th 9a.m. to 11p.m.  
 Sunday, August 19th 9a.m. to 10p.m.

Exciting Events  
 Live entertainment All Day  
 Friday, August 17th

6:00 p.m.- 7:30 p.m.  
 Escape from Earth (Pop/Rock)  
 8:00 p.m.- 10:15 p.m.  
 Mighty Pilots (Pop/Rock)  
 Sponsorship available

Saturday, August 18th

12 p.m. - 1:30 p.m.  
 Road Runners (Rock)  
 1:45 p.m. - 3:15 p.m.  
 Joan Hammel (Easy Listening)  
 3:30 p.m. - 5:00 p.m.  
 Cold Sweat (Blues)  
 6:00 p.m. - 7:45 p.m.  
 Hooked on Sonics (Pop/Rock)  
 8:00 p.m. - 10:15 p.m.  
 Hot Rocks (Rolling Stones Tribute)

Sponsored by: Key Financial Sources

Sunday, August 19th

12:00 p.m. - 1:30 p.m.  
 Frozen Moses (Rock)  
 1:45 p.m. - 3:15 p.m.  
 Bopology (Swing)  
 3:30p.m. - 5:45 p.m.  
 Mr. Meyers (Caribbean/Rock)  
 6:00 p.m. - 6:30 p.m.  
 Mullane Irish Dancers  
 7:00 p.m. - 9:00 p.m.  
 Lisa Rene' Band (Pop/Rock)

Sponsorship available

Located Downtown Edison Park

Olmstead Ave from Oliphant to Overhill - Metra Parking Lot

Also Featuring:  
 Beer Garden  
 Parade (Saturday- 11a.m.)  
 Taste of Edison Park  
 Dog Show (Sunday only)  
 Arts and Crafts Fair  
 (Monument Park)  
 Children's Stage  
 Bingo/Pull Tabs  
 Childrens Play Area featuring  
 Business Expo  
 Eckcellent Entertainment  
 Remote Control Nascar Racing  
 Bags Tournament

Sponsored by:  
 The Edison Park Chamber of Commerce,  
 Mayor's Office of Special Events,  
 Joseph Mullarkey Distributors  
 and Miller Brewing Company

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**5.45%** APY\*  
 FOR 9 MONTHS

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\* Signature Bank 9-month CD, 5.45% APY Annual Percentage Yield (APY) is based on quarterly compounding. A Signature Bank checking account with a \$500.00 minimum deposit is required for 5.45% APY. Minimum CD deposit of \$5,000.00 required. Penalty for early withdrawal applies. Annual Percentage Yield is accurate as of 7/20/2007. Interest rate is subject to change without notice. Fees charged in connection with CD may reduce earnings on account. We reserve the right to correct printing errors and withdraw this offer at any time. Member FDIC.  
 † Benefits limited to the first 1,000 checking accounts. \$100 minimum balance to open an account. ATM fee reimbursement is limited to 12 transactions per month or \$25.00 whichever occurs first. CD premium does not apply to Signature CD, Managers' Special, or Junbo CDs. Free checks limited to 1 box per order up to 2 boxes annually at Bank's sole discretion. The Bank has the right to amend, extend, or withdraw this offer at any time without notice.